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ABSTRACT

This section on basic life skills is one of three that comprise a program entitled Related Instruction for Cooperative Part-Time Training. (Other sections are Job Related Instruction and Personal Development.) It contains 10 instructional units. Each unit includes the following basic components: unit and specific objectives, notes to the coordinator (outline of steps to follow to accomplish objectives), answers to assignment sheets and tests, information sheets that provide content essential for meeting the cognitive objectives of the program, transparency masters, assignment sheets, and tests. A unit is planned to cover more than one lesson or period of instruction. Units included in this section are Survival Skills, Income Tax, You and the Law, Communications, Banking, Consumerism, Credit, Budgeting, Insurance, and Metric System. (YLB)

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ED216176

BASIC LIFE SKILLS FOR COOPERATIVE PART-TIME TRAINING

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Coordinator's Guide

Prepared by Durwin Hohhertz

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PREFACE

There are certain basic knowledges and skills that a person entering the world of work must possess in order to succeed and to achieve personal goals. This publication is an attempt to identify those elements and to provide the instructor a practical and logical means of presenting the material in a manner which will help the student relate the importance of each to a future job and to everyday life.

For the purpose of suggesting a teaching sequence, the material is arranged in three sections: Job-Related, Personal Development, and Basic Life Skills. Each section encompasses numerous units with information sheets, transparency masters, assignment sheets, and tests. A unit may be used in total or in part, and the material is planned for use in any sequence that is feasible.

The range of content and the variety of activities are a result of the cooperation of experienced instructors who shared what they have gained through their close contact with the needs of industry. These and other individuals who contributed to the development of this publication have focused the content and activities on the academic level and interests of students in the Cooperative Part-time Training Program.

Although this publication is arranged for convenient location and follow-through, it still is necessary for the instructor to preview and organize the content into a teaching plan that will provide for localizing and personalizing in order to motivate students. These are the special contributions that are a "must" in making the materials a meaningful part in the teaching-learning process.

Although all who contributed to this publication have made every effort to provide a comprehensive coverage of the basic areas taught in Cooperative Part-time Training, it is obvious that in time there may be weaknesses or the need for additions which will be identified by the individuals using these materials. We will welcome any suggestions and we hope those who use these materials will feel free to let us know of any way we can make the publication more useful.

Durwin Hohhertz
Occupational Curriculum Laboratory
East Texas State University

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Benny Frazier, Coordinator, Lanier High School, San Antonio
Clayton Carnes, Coordinator, Berkner High School, Richardson
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Area XI	Abel Gorena	Edinburg
Area XII	Benny Frazier	San Antonio

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USE OF THE INSTRUCTIONAL UNITS

INSTRUCTIONAL UNITS

Related Instruction for Cooperative Part-time Training includes 25 units of instruction which are divided into three sections: Job-Related, Personal Development, and Basic Skills. Each instructional unit includes the following basic components: objectives, notes to the coordinator, information sheets, transparency masters, assignment sheets, tests, and answers to assignments and tests. Each unit is planned to cover more than one lesson or period of instruction.

Previewing the unit before the lesson will help the instructor to determine:

A. The amount of material to be covered in each class period.

B. Supplemental materials that must be ordered.

C. Supplies that will be needed during the lesson.

D. Resource people who must be contacted.

E. The teaching sequence for the information and activities.

OBJECTIVES

Each unit of instruction is based on performance objectives. These objectives state the goals of the program, thus providing a sense of direction and accomplishment for the student.

Performance objectives are stated in two forms: unit objectives, which state the subject matter to be covered in the unit, and specific objectives, which state the student performance required to meet the unit objective.

Since the objectives of the unit provide direction for the teacher-learning process, it is important for the teacher and students to discuss the objectives prior to covering the information in the unit. This will provide a common understanding between teacher and student of the intent of the objectives. Performance terms have been used in all objectives for the units to assist in promoting the effectiveness among all individuals using the materials.

Teachers should feel free to add objectives which will fit the material to the needs of the students, program, and employee sponsors. When objectives are added, corresponding information, assignment, and tests should be designed and included.

NOTES TO THE COORDINATOR

Each unit provides a "Notes to the Coordinator" sheet outlining steps to follow in accomplishing specific objectives. The instructor should carefully preview this sheet prior to any lesson, making additional notes that would assist during the session.

In addition, the instructor should select, sequence, or modify any information and assignment sheets deemed necessary for the local teaching situation. Arrangements should be made and supplies should be assembled as required for any assignment sheets selected.

Instructors are strongly encouraged to use any additional instructional activities, methods, and references that would aid in accomplishing the objectives.

ANSWERS TO ASSIGNMENT SHEETS AND TESTS

Answers for assignments and tests are provided directly after the "Notes to the Coordinator" and may be used by the teacher and/or coordinator for checking student achievement of the objectives. Many of the assignments are geared more to student participation and must be evaluated to the satisfaction of the instructor.

INFORMATION SHEETS

Information sheets provide content essential for meeting the cognitive (knowledge) objectives of the program. The instructor will find that the information sheets serve as one excellent guide for presenting the background knowledge necessary to complete the assignments and unit objectives.

Students should be allowed to read information sheets before the information is discussed in class. Students may take additional notes on the information sheets in the student manuals.

TRANSPARENCY MASTERS

Transparency masters present information is a special way. The students may see as well as hear the material being presented, thus reinforcing the learning process. Transparencies may present new information, stimulate discussion, or reinforce information presented in the information sheets. They are also very effective when identification is necessary.

Transparencies should be made from the masters and placed in the teacher's notebook where they will be readily available for use. Transparencies will direct attention of the class to the topic of discussion as well as generate other thoughts for discussion.

ASSIGNMENT SHEETS

Assignment sheets provide direction to study and also provide application and reinforcement of cognitive materials presented. These may be given to the student for completion in class or may be used as homework assignments. Answer sheets are provided which may be used by the teacher and/or student in checking student progress.

The instructor should preview the assignment and "Notes to the Instructor" prior to making student assignments to assure information has been covered and all supplies required are available. Class time should be set aside for those activities that are to be presented to the class or require group participation. Those assignments that require student participation rather than written answers should be evaluated to the satisfaction of the instructor.

TESTS

Written tests are provided to measure students' understanding of the information covered in each information sheet. Individual test items may be used as a short test or oral quiz to assist the instructor in spotting difficulties being encountered by students in their efforts to accomplish the unit objective. The individual tests over the information sheets may also be grouped as a semester or unit test. The instructor should construct additional test items for any objectives and information added to the unit.

UNIT I

SURVIVAL SKILLS

UNIT OBJECTIVE

After completing this unit, the student will be able to demonstrate basic skills that are necessary to function successfully in today's society. These skills will include completing printed forms, reading maps, computing wages, using written resources, following instructions, and recognizing community agencies. This knowledge will be evidenced through demonstration and by satisfactorily completing the unit test.

SPECIFIC OBJECTIVES

After completing this unit, the student will be able to:

1. List reasons printed forms are used.
2. Select items to remember when completing printed forms.
3. Point out general instructions for reading maps.
4. Name items found on city, state, and national maps.
5. Compute wages containing overtime pay.
6. Compute wages paid on a commission basis.
7. Match terms associated with the library to correct definitions.
8. Discuss the steps used to find a book in a library.
9. Match terms associated with the dictionary.
10. List information found in a dictionary.
11. Complete a simple test according to instructions.
12. Match federal and state agencies with the services they provide.
13. List local agencies that are available.

UNIT I

SURVIVAL SKILLS

NOTES TO THE COORDINATOR

I. Objective sheet

  A. Discuss the unit objective with the students.

  B. Discuss each specific objective.

  C. Have the students compute the objectives in a sequence best suited to your classroom.

  D. Add any objectives necessary to fully meet the needs of the unit and the students.

II. Information and assignment sheets

  A. INFORMATION SHEET 1--COMPLETING PRINTED FORMS

    1. Use the following assignment sheets to reinforce this area of information.

      a. ASSIGNMENT SHEET 1--APPLICATION FOR A TEXAS DRIVER'S LICENSE

      (NOTE: Make a transparency of the Texas Driver's License application and complete the form as a class.)

      b. ASSIGNMENT SHEET 2--PRACTICE COMPLETING A PRINTED FORM

      c. ASSIGNMENT SHEET 3--COMPLETING A FORM FOR OPENING A BANK ACCOUNT

    2. Obtain other standard forms with which the students come in contact and let them practice completing them.

    3. Have a class discussion on how to answer questions that might be unfavorable to the student.

    4. Have the students refer to "JOB APPLICATION AND INTERVIEW" for an example of a completed application form.

  B. INFORMATION SHEET 2--READING A MAP

    1. Use the following assignment sheets to reinforce this area of information.

      a. ASSIGNMENT SHEET 4--PRACTICE USING MAJOR DIRECTIONS

      b. ASSIGNMENT SHEET 5--READING A MAP OF THE UNITED STATES

c. ASSIGNMENT SHEET 6--USING A MAP SCALE

2. Obtain Texas maps for the students. Have the students practice reading a map by asking questions on information included on the map.

   EXAMPLES: "What is the largest city in Harris County?"

   "How many miles is it from El Paso to Amarillo?"

   "What city is in the northwest corner of the Panhandle?"

   "What is the county seat of Palo Pinto County?"

3. Let students take turns in giving oral instructions on how to get from school to their work.

4. Obtain a world map and let students plan a "world tour," telling the cities and countries they would visit, and some activities they would do on each stop, such as a safari in Africa or mountain climbing in Switzerland.

C. INFORMATION SHEET 3--WAGES

1. Use the following assignment sheets to reinforce this area of information.

   a. ASSIGNMENT SHEET 7--HOURLY PAY

   b. ASSIGNMENT SHEET 8--HOURLY WAG[illegible]NVOLVING OVERTIME

   c. ASSIGNMENT SHEET 9--RATE OF COMMISSION

2. Have the students keep their own time cards and compute their own wages.

3. Have the students list occupations that might pay wages on a commission basis.

4. Discuss the pros and cons of getting paid on commission.

D. INFORMATION SHEET 4--USING WRITTEN RESOURCES

1. Use TM 1--USING THE CARD CATALOG to promote classroom discussion.

2. Use the following assignment sheets to reinforce this area of information.

   a. ASSIGNMENT SHEET 10--USING THE LIBRARY

   b. ASSIGNMENT SHEET 11--FINDING INFORMATION IN A DICTIONARY

3. Take a field trip to the school and/or city library.

4. Have a dictionary drill to see who can look up words in a dictionary the fastest.

5. Discuss other reference books that are available, like a thesaurus.

E. INFORMATION SHEET 5--FOLLOWING DIRECTIONS

1. Use the following assignment sheets to reinforce this area of information.

    a. ASSIGNMENT SHEET 12--CAN YOU FOLLOW DIRECTIONS?

    b. ASSIGNMENT SHEET 13--FOLLOWING DIRECTIONS ON A TEST

2. Have the students play "Simon Says" to practice giving and following directions.

F. INFORMATION SHEET 6--KNOW YOUR COMMUNITY RESOURCES

1. Use the following assignment sheets to reinforce this area of information.

    a. ASSIGNMENT SHEET 14--YOUR COMMUNITY RESOURCES

    b. ASSIGNMENT SHEET 15--KNOW YOUR COMMUNITY

2. Invite resource people from several community agencies to come and speak.

3. Invite a person from Highway Patrol to speak on highway safety.

4. Have students interview people from various agencies and make a report to the class.

5. Arrange a tour of a local community agency, like the health department.

6. Arrange a tour of the city hall.

7. Arrange a tour of the county courthouse or other county building.

8. Have a representative of the Civil Service Commission explain career opportunities in governmental jobs.

9. Have the city manager speak on city jobs that are available.

10. Have a member of the Civil Defense Department speak on emergency procedures.

11. Call different agencies for possible resource materials, films, or guest speakers.

III. Answers to assignment sheets

A. Some of the assignment sheets will vary according to training and should be graded individually.

B. Some assignment sheets will not have specific answers but will depend on student participation.

IV. Unit test

A. The test is divided into six parts.

1. Each part covers one information sheet.

2. Each part uses various methods of testing.

B. Various approaches may be used in testing.

1. Give each part of the test after the student has completed the information in one information area or sheet.

2. Give the entire test upon completion of the unit and assignment sheets.

3. Give one or several parts of the test as an additional assignment or to reinforce problem areas of learning.

C. Add test parts corresponding to any information areas or sheets added to the unit.

V. Answers to tests

A. Answers are based on total information covered in the unit.

B. For convenience of grading, make corresponding answer sheets for additional test parts added.

VI. References

A. Group Instruction for Cooperative Programs, Stillwater, OK: Curriculum and Instructional Materials Center, Oklahoma State Board of Vocational and Technical Education, 1978.

B. Young, Eleanor R. Basic Skills in Following Directions. Fairfield, NJ: Cebco Standard Publishing Company, 1974.

UNIT I

SURVIVAL SKILLS

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheets 1, 2, 3.

Evaluated to the satisfaction of the instructor.

Assignment Sheet 4

A. Small bedroom
Master bedroom

B. Dining room

C. West and south

D. Northeast

E. Northwest

F. Southwest

G. East

H. South

I. Northwest

J. North
West
South
East

K. North

L. South
Living room

M. North
East

N. Dining room
North

O. Kitchen

Assignment Sheet 5

A. New Mexico
Oklahoma
Arkansas
Louisiana

B. Nevada
Idaho
Wyoming
Colorado
Arizona

C. Lake Superior
Lake Michigan
Lake Huron
Lake Erie
Lake Ontario

D. 11 (Main, New Hampshire, Vermont, New York, Michigan, Ohio, Minnesota, North Dakot Montana, Idaho, Washington)

E. 4 (California, Arizona, New Mexico, Texas.

F. Texas, Louisiana, Missippi, Alabama, Florida.

G. Montana

H. Washington

I. Atlantic Ocean

J. Pacific Ocean

K. Minnesota

L. West Virginia and Maryland

M. New Jersey, Pennsylvania, Maryland

N. 1. California, 2. Oregon, 3. Washington

O. 5. Oklahoma, Kansas, Nebrask South Dakota, North Dakota

Assignment Sheet 6

A. 200 miles

B. 100 miles

C. 50 miles

D. 150 miles

E. 300 miles

F. 400 miles

G. 600 miles

H. 500 miles

I. 800 miles

J.

K. 1. 200 miles
   2. 950 miles
   3. 500 miles
   4. 650 miles

L. 1,000 miles

M. 1,050 miles

Assignment Sheet 7

A. 1. 8
   2. 40
   3. $28.00
   4. $140.00
   5. $70.00

B. 1. 44 hours
   2. $160.60
   3. $146.00

C. 1. 40 hours
   2. $160.00

D. 1. 8 hours
   2. 48 hours
   3. $29.20
   4. $175.20

Assignment Sheet 7, Cont'd.

E. 1. 8 hours
   2. $4.25
   3. $34.00
   4. 40 hours
   5. $170.00

F. 1. $100.80
   2. $60.00
   3. $216.00
   4. $108.50
   5. $189.20
   6. $146.00
   7. $173.80
   8. $135.20

G. 1. $27.20
   2. 5-1/2 days
   3. 44 hours
   4. $149.50

H. 1. 42 hours
   2. $25.55
   3. $153.30

I. 1. $112.00
   2. $134.00
   3. $124.00
   4. $130.00
   5. $176.80
   6. $135.60

Assignment Sheet 8

A.	$5.25	$ 140.00	$ 52.50	$ 192.50
B.	4.50	120.00	36.00	156.00
C.	7.20	192.00	100.80	292.80
D.	12.00	320.00	48.00	368.00
E.	9.00	240.00	90.00	330.00
F.	4.50	120.00	90.00	210.00
G.	7.50	200.00	82.50	282.50
H.	5.63	150.00	101.34	251.34
I.	9.75	260.00	136.50	396.50
J.	15.00	400.00	300.00	700.00
K.	30.00	800.00	1050.00	1850.00
L.	6.00	160.00	78.00	238.00
M.	6.38	144.50		144.50
N.	6.60	176.00	52.80	228.80
O.	7.65	204.00	153.00	357.00

Assignment Sheet 9

A.	$103.50
B.	230.00
C.	460.00
D.	228.00
E.	216.00
F.	125.00
G.	168.00
H.	172.50
I.	145.00
J.	270.00
K.	260.00
L.	389.00
M.	207.50
N.	280.00
O.	230.00

Assignment Sheet 10

A.
1. C. B. Colby
2. Ships of Commerce
3. New York
4. Coward, McCann and Geoghegan
5. 1963
6. 48 pages
7. Yes
8. 387.2
   C686s
9. Transportation and Ocean Travel

B.
1. 3
2. 4
3. 1
4. 2
5. 5

C. Evaluated to the satisfaction of the instructor.

Assignment Sheet 11

A.
1. Yes
2. Yes
3. No
4. No
5. Yes
6. No
7. No
8. Yes
9. No
10. No
11. No
12. Yes
13. No
14. Yes
15. No
16. No
17. Yes
18. Yes
19. No
20. Yes

B. Answers will vary with dictionary use.

C.
ace
cloth
clothes
dead
dread
goods
iron
note
notebook
read
reheat
safe
safety
tape
which
witch
yard
yarn

D.
1. psy chol´o gy
2. short age
3. ob li ga´tion
4. sig´na ture
5. i´vo ry
6. in com´pe tent
7. din´ner
8. band´stand

E.
1. par tak´
2. corroborate--To strengthen, to make the validity of more certain; confirm; bolster; support.
3. 16 (answers may vary depending on dictionary used.)
4. Noun, adjective
5. Big, bulky, earthy, carnal, unrefined, absence, coarse, flagrant, whole, amount (answers may vary)

F.
1. Parallel
2. License
3. Intern
4. Dictionary
5. Delinquent
6. Blossom

Assignment Sheet 12

Evaluated to the satisfaction of the instructor.

Assignment Sheet 13

A. 1. [✓ b.] George Washington
2. [✓ c.] Austin
3. [✓ a.] Washington, D.C.
4. [✓ c.] San Antonio
5. [✓ b.] Luke Skywalker

B. 1. 30
2. 12
3. July
4. Cat
5. 16

C. 1. T
2. F
3. F
4. T
5. T

D. 1. False
2. True
3. True
4. False
5. True

E. 1. School begins each autumn.
2. You can watch exciting programs on the ~~radio.~~ (TV)
3. Many people have carpets on their ~~doors.~~ (floors)
4. Passengers in cars and airplanes should use safety belts.
5. Ink is used in ~~pencils.~~ (pens)

Assignment Sheet 14

A. Civil Service Commission

B. 1. Department of Commerce

2. Civil Rights Division and Public Works Division

C. Department of Health and Welfare

D. 1. Fair Housing and Equal Opportunity

2. Housing Management

3. Housing Protection

4. Mortgage Credit

E. National Park Service

F. Department of Justice

G. Department of Labor

H. Department of Labor

I. Federal Information Center

J. 1. Air Control Board

2. Environmental Protection Agency

K. 1. Consumer Protection Division

2. Crime Prevention

3. Environmental Protection Agency

4. Highway Division

5. Labor Division

6. Workers Compensation Fraud Unit

L. Department of Human Resources

M. 1. Commission for the Blind

2. Commission for the Deaf

N. 1. Drug Abuse Prevention
2. Early Childhood Development
3. Economic Opportunities
4. Legal Division
5. Youth Services

Assignment Sheet 14, Cont'd.

O. Texas Department of Health

P. Texas Employment Commission

Q. 1. Air Pollution

    2. Animal Control

    3. Dental Clinic

    4. Family Out-Patient Clinic

    5. Venereal Disease Clinic

    6. Women, Infants, and Children Programs

R. Parks and Recreation Department

S. Agricultural Extension Agency

T. (Answers will vary)

Assignment Sheet 15

Evaluated to the satisfaction of the instructor.

UNIT I

SURVIVAL SKILLS

ANSWERS TO TESTS

Part 1

1. a. Birth
   b. licenses
   c. application
   d. credit
   e. hospital

2. a. ✓
   b. ✓
   c.
   d. ✓
   e.
   f. ✓
   g.
   h. ✓
   i. ✓
   j. ✓

Part 2

1. a. directions
   b. scale
   c. scale
   d. symbols
   e. key

2. a. S
   b. A
   c. C
   d. S
   e. S, A
   f. S, A
   g. C
   h. A
   i. S, A
   j. C

Part 3

1.

	Rate for Overtime	Regular Wages	Overtime Wages	Total Pay
a.	$ 5.40	$ 54.00	______	$ 54.00
b.	4.88	39.00	______	39.00
c.	5.85	66.30	______	66.30
d.	5.25	77.00	______	77.00
e.	3.98	21.20	______	21.20
f.	5.10	136.00	$102.00	238.00
g.	4.95	132.00	69.30	201.30

2. a. $40.00
   b. $108.00
   c. $60.00
   d. $330.00
   e. $123.60
   f. $79.65

Part 4

1. a. 2
   b. 3
   c. 1
   d. 5
   e. 6
   f. 7
   g. 4
   h. 9
   i. 11
   j. 8
   k. 12
   l. 10
   m. 13

2. a. Cheating
   b. Young
   c. Incorrect
   d. Bashful
   e. Wreck
   f. Lovely
   g. Hear
   h. Virtue
   i. Respect
   j. Pleasure
   k. Unfairness
   l. Serious

Part 5

Williamson, Brian
1400 Madison Lane

47

1.
2.
3. Trans Am
4.
5.
6.
7. Bo Derek
8. Yamaha
9. "Preparing today for the World of Work"
10.
11.
12. Houston Oilers
13. Robert Redford
14.
15.
16.
17.
18.
19.
20.

Billy Davis

Part 6

1. a. (3)
   b. (5)
   c. (1)
   d. (4)
   e. (2)
2. a. (3)
   b. (2)
   c. (5)
   d. (1)
   e. (4)
3. (Answers will vary)

UNIT I

SURVIVAL SKILLS

INFORMATION SHEET 1--COMPLETING PRINTED FORMS

I. How we use forms

(NOTE: Forms are filled out about you and by you from the day you are born until the day you die. Filling out forms requires certain skills so the forms will be accurate, complete, and give a clear picture of you.)

A. To document everyday lives

1. Birth Certificate

2. Death Certificate

B. To apply for licenses

1. Driver's license

2. Marriage license

C. To apply for jobs

D. To enter schools or hospitals

E. To take advantage of business services by applying for:

1. Loans

2. Credit cards

3. A library card

4. A bank account

F. To register to vote in elections

II. Things to remember when completing forms

A. Read directions carefully.

1. Note any special instructions concerning writing or printing.

2. Note specific instructions on what color ink is acceptable.

B. Write your signature--do not print it.

C. Know information that is usually asked.

1. Full name

   (NOTE: A married woman needs to include her maiden name, or her last name before she married.)

2. Current address, including ZIP Code
3. Phone number
4. Names of parents, including maiden name of mother
5. Parent's address
6. Parent's phone numbers at home and at work
7. Name of parents' employers
8. Name of family doctor (in case of an emergency)
9. Birth date
10. Place of birth, including county
11. Social Security number
12. Driver's license number
13. Name and address of employer
14. Names and addresses of schools attended
15. Highest level of education received (e.g., tenth grade, high school diploma, one year of community college, etc.)

D. Write "Not Applicable" or "N/A" in the blanks by questions that do not apply to you.

EXAMPLE: An unmarried female would put "N/A" in the spaces beside questions concerning a spouse (husband).

E. Do not leave any question unanswered--put something in each space so the reader will know you did not overlook the question.

F. If a section states "For Office Use Only," do not write in that section. (This means the office involved will add additional comments of its own.)

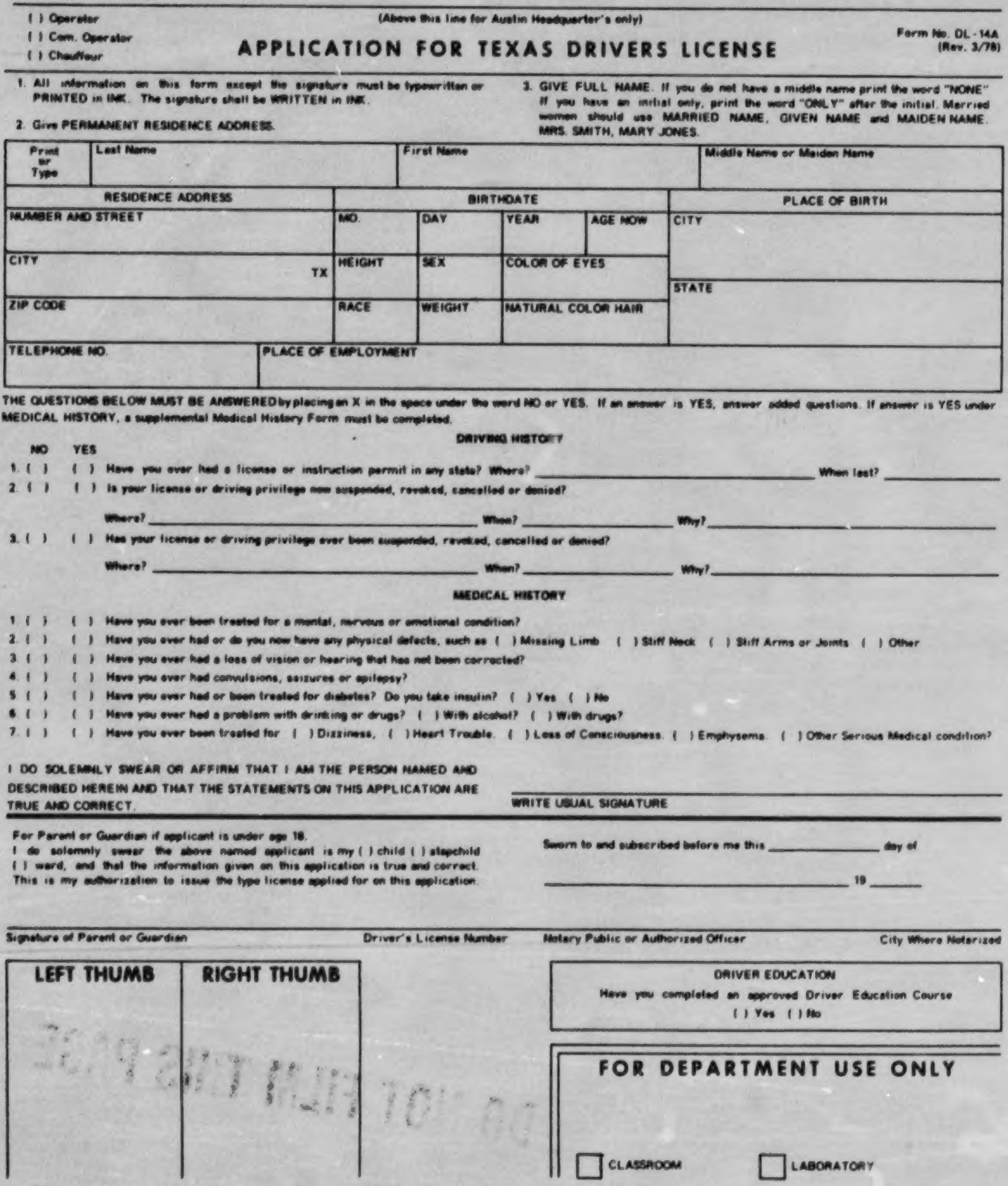
G. Write neatly and legibly so everyone will be able to read the form when it is completed.

UNIT I

SURVIVAL SKILLS

ASSIGNMENT SHEET 1--APPLICATION FOR A TEXAS DRIVER'S LICENSE

Directions: Below is the application form used when applying for a Texas Driver's License. Complete the form as best you can.



( ) Operator
( ) Com. Operator
( ) Chauffeur

(Above this line for Austin Headquarter's only)

APPLICATION FOR TEXAS DRIVERS LICENSE

Form No. DL-14A
(Rev. 3/78)

1. All information on this form except the signature must be typewritten or PRINTED in INK. The signature shall be WRITTEN in INK.
2. Give PERMANENT RESIDENCE ADDRESS.
3. GIVE FULL NAME. If you do not have a middle name print the word "NONE" If you have an initial only, print the word "ONLY" after the initial. Married women should use MARRIED NAME, GIVEN NAME and MAIDEN NAME. MRS. SMITH, MARY JONES.

Print or Type	Last Name	First Name	Middle Name or Maiden Name

RESIDENCE ADDRESS	BIRTHDATE				PLACE OF BIRTH
NUMBER AND STREET	MO.	DAY	YEAR	AGE NOW	CITY
CITY TX	HEIGHT	SEX	COLOR OF EYES		STATE
ZIP CODE	RACE	WEIGHT	NATURAL COLOR HAIR		

TELEPHONE NO.	PLACE OF EMPLOYMENT

THE QUESTIONS BELOW MUST BE ANSWERED by placing an X in the space under the word NO or YES. If an answer is YES, answer added questions. If answer is YES under MEDICAL HISTORY, a supplemental Medical History Form must be completed.

DRIVING HISTORY

NO YES
1. ( ) ( ) Have you ever had a license or instruction permit in any state? Where? ____________ When last? ____________
2. ( ) ( ) Is your license or driving privilege now suspended, revoked, cancelled or denied?
   Where? ____________ When? ____________ Why? ____________
3. ( ) ( ) Has your license or driving privilege ever been suspended, revoked, cancelled or denied?
   Where? ____________ When? ____________ Why? ____________

MEDICAL HISTORY

1. ( ) ( ) Have you ever been treated for a mental, nervous or emotional condition?
2. ( ) ( ) Have you ever had or do you now have any physical defects, such as ( ) Missing Limb ( ) Stiff Neck ( ) Stiff Arms or Joints ( ) Other
3. ( ) ( ) Have you ever had a loss of vision or hearing that has not been corrected?
4. ( ) ( ) Have you ever had convulsions, seizures or epilepsy?
5. ( ) ( ) Have you ever had or been treated for diabetes? Do you take insulin? ( ) Yes ( ) No
6. ( ) ( ) Have you ever had a problem with drinking or drugs? ( ) With alcohol? ( ) With drugs?
7. ( ) ( ) Have you ever been treated for ( ) Dizziness, ( ) Heart Trouble. ( ) Loss of Consciousness. ( ) Emphysema. ( ) Other Serious Medical condition?

I DO SOLEMNLY SWEAR OR AFFIRM THAT I AM THE PERSON NAMED AND DESCRIBED HEREIN AND THAT THE STATEMENTS ON THIS APPLICATION ARE TRUE AND CORRECT.

____
WRITE USUAL SIGNATURE

For Parent or Guardian if applicant is under age 18.
I do solemnly swear the above named applicant is my ( ) child ( ) stepchild ( ) ward, and that the information given on this application is true and correct. This is my authorization to issue the type license applied for on this application.

Sworn to and subscribed before me this ____________ day of
____________ 19 ______

Signature of Parent or Guardian Driver's License Number Notary Public or Authorized Officer City Where Notarized

LEFT THUMB	RIGHT THUMB

DRIVER EDUCATION
Have you completed an approved Driver Education Course
( ) Yes ( ) No

FOR DEPARTMENT USE ONLY
☐ CLASSROOM ☐ LABORATORY

UNIT I

SURVIVAL SKILLS

ASSIGNMENT SHEET 2--PRACTICE COMPLETING A PRINTED FORM

Directions: Certain information is required on almost every printed form you will complete--your name, your address, your phone number, etc. Fill out the form below for practice in completing printed forms. Use a telephone book for addresses and phone numbers you do not know.

Remember: It is usually better to print or type forms.

Name ____
(Last Name) (First Name) (Middle Initial)

Address ____
Number Street

City ____________________ State ____________ Zip __________

Name of Parent ______________________________________

Parent's Business Address _____________________________

Home Telephone Number ____________ Business Telephone Number __________

Name of Family Doctor ______________ Telephone Number ____________

Names and telephone numbers of two people to call in case of emergency. (Write the names of people who live near you and can be reached quickly in an emergency.)

Name ________________________ Telephone Number ____________

Name ________________________ Telephone Number ____________

UNIT I

SURVIVAL SKILLS

ASSIGNMENT SHEET 3--COMPLETING A FORM FOR OPENING A BANK ACCOUNT

Directions: Below is an example of a form you will be asked to complete when opening a bank account. Complete the form, writing "student" in the space for occupation. Use your own social security number. Give the schools address or the address of your employer for your business address.

(NOTE: Remember that when you are asked for your signature, you must write your name and not print it.)

Sign Here ______________________________

(Signature in full)

Address ______________________________

Birthplace ______________ Year of Birth ________ Husband or Wife's Name ____________

Occupation ______________ Father's Name ______________

Soc. Sec. # |______|____|______| Mother's Maiden Name ______________

Business Address ______________________________

UNIT I

SURVIVAL SKILLS

TEST PART 1

1. Fill in the blanks below with the correct word to complete the sentences concerning the use of printed forms.

   a. We use forms to document our everyday lives, such as __________ Certificates and Death Certificates.

   b. Forms are used when we apply for __________, like when we want to drive a car.

   c. When we apply for a job, we need to fill out an __________ form.

   d. Before we can take advantage of business services, such as loans, __________ cards, and bank account, we must complete a form.

   e. Registration forms are needed before a person can enter a school or a __________.

2. Place a check "✓" beside the following statements that need to be remembered when completing application forms.

   ____ a. Read all directions carefully.

   ____ b. Note specific instructions concerning writing or printing.

   ____ c. Complete all forms in black ink.

   ____ d. Always write your signature.

   ____ e. Know your father's maiden name.

   ____ f. Know the name and phone number of your family doctor.

   ____ g. Do not answer (leave blank) any questions that do not apply to you.

   ____ h. Use "N/A" if a question is not applicable to you or your situation.

   ____ i. Do not write in sections marked "For Office Use Only".

   ____ j. Write legibly so the form can be read.

UNIT I

SURVIVAL SKILLS

INFORMATION SHEET 2--READING A MAP

I. General instructions

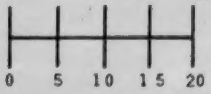
A. Know the directions on the map.

EXAMPLE: North, south, east, west, northeast, southeast, southwest, northwest.

B. Read the scale of the map.

(NOTE: The scale on the map can be used to determine miles between cities. Measure the distance with a ruler and multiply the inches by the scale mileage to get an estimate. Road maps will contain exact miles.)

EXAMPLE: 1 inch equals 20 miles



C. Read the special symbols on the map.

(NOTE: A key to all symbols used on a map is included in the map chart, usually found in a corner of the map.)

D. Check the map scale and key for other information included on the map.

II. Places for which map symbols are used.

A. City maps

1. Restaurants
2. Parks
3. Schools
4. Churches
5. Bus stops
6. Hospitals
7. Fire stations
8. City buildings

B. State maps
  1. Population of towns
  2. State highways
  3. County lines
  4. Rivers
  5. Lakes
  6. State parks
  7. Historical landmarks

C. United States maps
  1. Rivers
  2. Lakes
  3. National parks
  4. Mountain regions
  5. Population of cities
  6. State highways

UNIT I

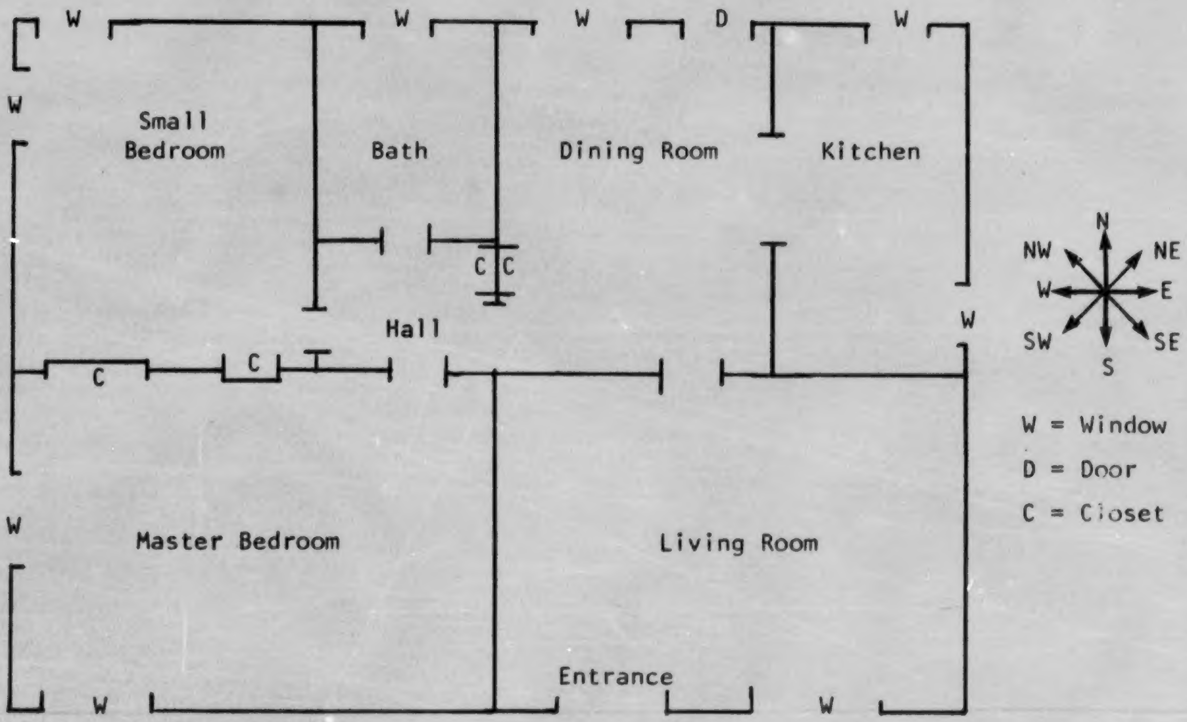
SURVIVAL SKILLS

ASSIGNMENT SHEET 4--PRACTICE USING MAJOR DIRECTIONS

Directions: In giving instructions it is often necessary to use a major direction (north, south, east, west) to make your instructions clear.

EXAMPLE: "Go to the west gate."

Look at the floor plan below and answer the questions on the following page, concerning the use of major directions.


W
W
W
D
W
W
Small Bedroom
Bath
Dining Room
Kitchen
C
C
Hall
C
C
W
W
Master Bedroom
Living Room
Entrance
W
W
N
NW
NE
W
E
SW
SE
S
W = Window
D = Door
C = Closet

A. To see the sun set in the evening, you could look through the windows in the ____________________ or the ______________________.

B. The kitchen is directly east of the ___________________________.

C. The two windows of the master bedroom face ____________________ and _______________________.

D. The kitchen is ______________ of the master bedroom.

E. The small bedroom is _________________ of the living room.

F. The master bedroom is ________________ of the dining room.

G. The dining room is _________________ of the small bedroom.

H. The master bedroom is _____________ of the small bedroom.

I. The bathroom is _____________ of the living room.

J. The hall is ___________ of the master bedroom, ____________ of the dining room, _____________ of the bathroom, and ____________ of the small bedroom.

K. The window in the dining room faces ______________.

L. The entrance is on the ________________ and enters the ____________________.

M. The two windows in the kitchen face ___________ and ___________.

N. The back door is in the ___________ room and faces ___________.

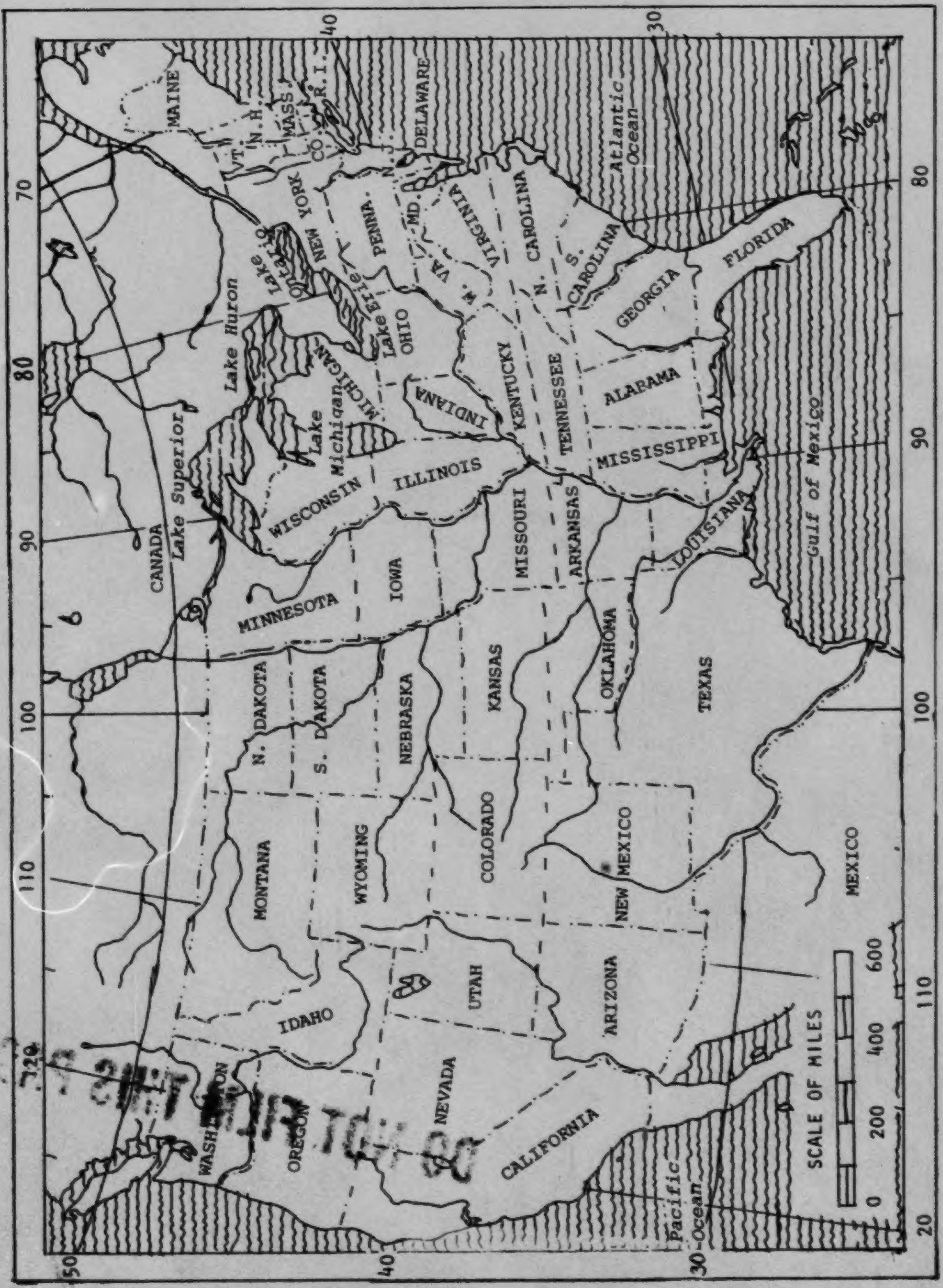
O. To see the sun rise, you would look through the _______________ window.

UNIT I

SURVIVAL SKILLS

ASSIGNMENT SHEET 5--READING A MAP OF THE UNITED STATES

Directions: Using the map below, answer the questions on the next page.


CANADA
Lake Superior
Lake Huron
Lake Ontario
Lake Michigan
Lake Erie
MAINE
VT.
N.H.
MASS.
CO.
R.I.
NEW YORK
PENNA.
N.J.
DELAWARE
MD.
W. VA.
VIRGINIA
N. CAROLINA
S. CAROLINA
GEORGIA
FLORIDA
OHIO
MICHIGAN
INDIANA
KENTUCKY
TENNESSEE
ALABAMA
MISSISSIPPI
LOUISIANA
WISCONSIN
ILLINOIS
MINNESOTA
IOWA
MISSOURI
ARKANSAS
N. DAKOTA
S. DAKOTA
NEBRASKA
KANSAS
OKLAHOMA
TEXAS
MONTANA
WYOMING
COLORADO
NEW MEXICO
IDAHO
UTAH
ARIZONA
WASHINGTON
OREGON
NEVADA
CALIFORNIA
MEXICO
Pacific Ocean
Atlantic Ocean
Gulf of Mexico
SCALE OF MILES
0
200
400
600
50
40
30
120
110
100
90
80
70
20

A. Name the states that border Texas.

1.

2.

3.

4.

B. Name the states that border Utah.

1.

2.

3.

4.

5.

C. Name the Great Lakes.

1.

2.

3.

4.

5.

D. How many states are on the Canadian border?__________________

E. How many states are on Mexican border?________________________

F. What states have a Gulf of Mexico coastline?

G. What state is north of Wyoming?

H. What state is north of Oregon?

I. What ocean is east of the U.S.?

J. What ocean is on the west?

K. What state is north of Iowa?

L. What states are on the northern border of Virginia?

M. Name the states that border Delaware.

1.

2.

3.

N. Name the states that have a Pacific coastline.

1.

2.

3.

O. If you traveled north from Texas to Canada in an automobile, and you traveled the shortest, fastest route, how many states would you go through before reaching Canada? Name them.

UNIT I

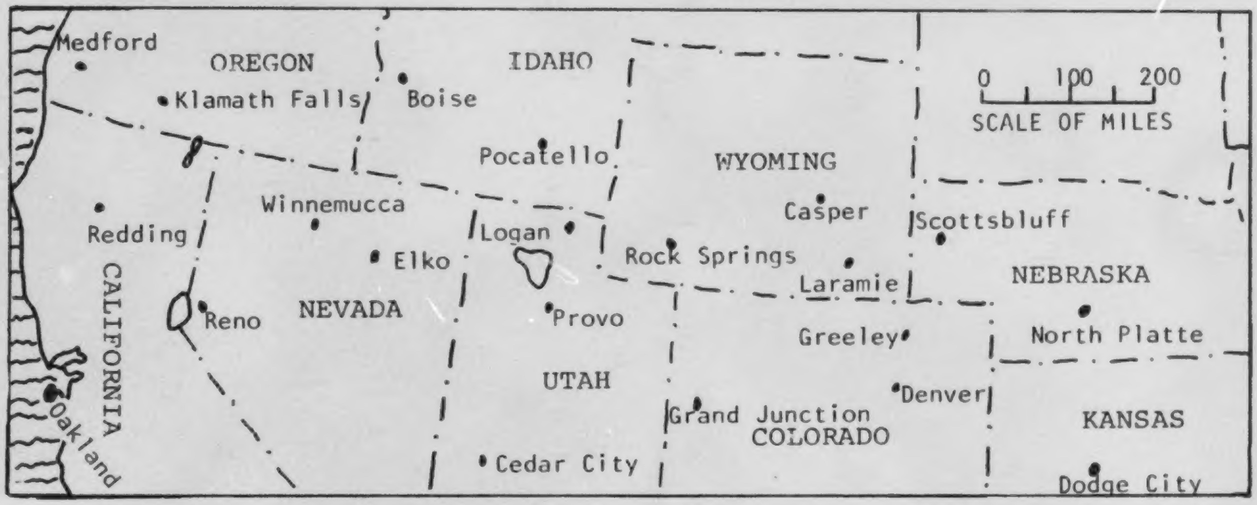
SURVIVAL SKILLS

ASSIGNMENT SHEET 6--USING A MAP SCALE

Directions: Maps contain a "Scale of Miles" that is helpful in estimating distance, especially when no actual mileage is given. To do this, measure the distance between two towns with a ruler, then multiply by the miles given on the scale.

EXAMPLE: 1" = 100 miles
The maps show 2" between Abilene and Dallas.
2" x 100 miles per inch = 200 miles.
Estimated mileage between Abilene and Dallas is 200 miles.

Use the map below with the given scale to answer the following questions.


Medford
OREGON
Klamath Falls
Boise
IDAHO
0
100
200
SCALE OF MILES
Pocatello
WYOMING
Redding
Winnemucca
Casper
Logan
Scottsbluff
Elko
Rock Springs
Laramie
NEBRASKA
CALIFORNIA
Reno
NEVADA
Provo
Greeley
North Platte
UTAH
Denver
Oakland
Grand Junction
COLORADO
KANSAS
Cedar City
Dodge City

A. How many miles are equal to 1 inch?
B. How many miles are equal to 1/2 inch?
C. How many miles are equal to 1/4 inch?
D. How many miles are equal to 3/4 inch?
E. How many miles are equal to 1 1/2 inches?
F. How many miles are equal to 2 inches?
G. How many miles are equal to 3 inches?
H. How many miles are equal to 2 1/2 inches?
I. How many miles are equal to 4 inches?
J. How many miles are equal to 3 1/2 inches?

K. Estimate the distance between the following cities:

1. Rock Springs, Wyoming, and Laramie, Wyoming
2. Redding, California, and Denver, Colorado
3. Cedar City, Utah, and Greeley, Colorado
4. Pocatello, Idaho, and North Platte, Nebraska

L. You are traveling from Denver, Colorado, to Redding, California, then to Pocatello, Idaho. In all, how many miles will you travel?

M. You travel from Scottsbluff, Nebraska, to Elko, Nevada, to Medford, Oregon. Approximately how many miles will you travel?

UNIT I

SURVIVAL SKILLS

TEST PART 2

1. Fill in the blanks below with the word that completes the sentences concerning general instructions for reading a map.

   a. The first step in reading any map is to know the __________ on a map, such as north, south, east and west.

   b. The ___________ on the map can be used to determine miles.

   c. To estimate mileage, measure the distance with a ruler and multiply the inches by the ____________ mileage.

   d. A key on a map will list all special _____________________ used on the map.

   e. The map scale and ____________ will also give any special information that is unique to that map.

2. Listed below are items that have symbols on a map. Place a "C" beside symbols found on city maps; and "S" beside symbols found on state maps; and an "A" beside symbols found on U.S. Maps.

   If they can be found on more than one type of map, place all letters that apply beside the item.

   _____ a. Historical landmarks

   _____ b. National Parks

   _____ c. Schools

   _____ d. State parks

   _____ e. Population of towns

   _____ f. Lakes

   _____ g. Hospitals

   _____ h. Mountain region

   _____ i. State highways

   _____ j. Fire stations

UNIT I

SURVIVAL SKILLS

INFORMATION SHEET 3--WAGES

I. Wages from hourly earnings

  A. Regular hours x base rate = regular pay

  EXAMPLE: 40 (regular hours) x 3.20 (base rate) = $128.00 regular pay

  B. Overtime hours x overtime rate (1 1/2 base rate) = overtime pay

  EXAMPLE: 6 1/2 (overtime hours) x 4.80 (overtime rate) = $31.20 overtime pay

  C. Regular pay + overtime pay = total pay or gross pay

  EXAMPLE: $128.00 (regular pay) + $31.20 (overtime pay) = $159.20 total pay

II. Earnings on commission basis

  A. Change the rate (percent) of commission to a decimal.

  B. Multiply the number of dollars on which the commission is to be paid by the decimal figure.

  C. Add the answer in Step B to the base pay.

  EXAMPLE: A salary of $80.00 per week plus a 7% commission on all sales. Total sales $990. How much is earned altogether?

  7% = 7/100 = 0.07
  0.07 x $990 = $69.30
  $80.00 + $69.30 = $149.30

UNIT I

SURVIVAL SKILLS

ASSIGNMENT SHEET 7--HOURLY PAY

A. Joe Doe has a job washing dishes in a cafe, and works five days per week, eight hours per day. He is paid $3.50 for each hour he works.

1. How many hours does he work each day?________________________

2. How many hours does he work per week?________________________

3. How much does he earn each day he works?________________________

4. How much is his pay for the week?________________________

5. If he only worked four days one week, how much would his pay be for that week?________________________

B. Ruth Roe works as a janitor in an office building. She works eight hours per day, Monday through Friday, and four hours on Saturday. She is paid $3.65 for each hour she works.

1. How many hours does she work per week?________________________

2. How much does she get paid for a week?________________________

3. In case she took a Saturday off one week, what would her pay be for that week?________________________

C. Joe Blow has a job working in a discount store. He works seven hours per day, Monday through Friday, and five hours on Saturday. He is paid at a rate of $4.00 per hour.

1. How many hours does he work per week?________________________

2. How much would his pay be for one week?________________________

D. Mary Merry has a job working in a gas station. She works eight hours a day, six days per week. She is paid $3.65 for each hour she works.

1. How many hours does she work per day? ____________________

2. How many hours does she work each week? ____________________

3. How much does she earn per day? ____________________

4. How much are her weekly wages? ____________________

E. Sally Grower works for a greenhouse. She works five days per week, eight hours per day, and is paid at the rate of $4.25 for each hour she works.

1. How many hours does she work each day? ____________________

2. What is she paid per hour? ____________________

3. How much does she earn per day? ____________________

4. How many hours does she work per week? ____________________

5. How much does she earn per week? ____________________

F. Complete the following problems involving hourly wages.

1. 40 hours @ $2.52 per hour = ____________________

2. 20 hours @ $3.00 per hour = ____________________

3. 48 hours @ $4.50 per hour = ____________________

4. 35 hours @ $3.10 per hour____________________

5. 44 hours @ $4.30 per hour____________________

6. 40 hours @ $3.65 per hour____________________

7. 44 hours @ $3.95 per hour____________________

8. 40 hours @ $3.38 per hour____________________

G. Nan Mann works in a delicatessen. She is paid by the hour at the rate of $3.40 per hour. She works eight hours per day Monday through Friday and four hours on Saturday.

1. How much does she earn for each eight hour day she works?_____

2. How many days per week does she work?____________________

3. How many hours does she work a week?____________________

4. What are her earnings for the week?____________________

H. Jack Spratt has a job working in a supermarket. He is paid by the hour at the rate of $3.65 per hour. He works seven hours per day Monday through Saturday.

1. How many hours does he work per week?____________________

2. How much does he get paid for each day he works?__________

3. What are his weekly earnings?____________________

I. Compute these wages.

1. 40 hours @ $2.80 per hour = ____________________
2. 40 hours @ $3.35 per hour = ____________________
3. 40 hours @ $3.10 per hour = ____________________
4. 40 hours @ $3.25 per hour = ____________________
5. 40 hours @ $4.42 per hour = ____________________
6. 40 hours @ $3.39 per hour = ____________________

UNIT I

SURVIVAL SKILLS

ASSIGNMENT SHEET 8--HOURLY WAGES INVOLVING OVERTIME

Directions: Complete the following payroll table. Overtime (over 40 hours) is figured at 1 1/2 times the regular hourly wage.

	Number of Hours	Rate per Hour	Rate for Overtime	Regular Wages	Overtime Wages	Total Pay
A.	50	$ 3.50				
B.	48	3.00				
C.	54	4.80				
D.	44	8.00				
E.	50	6.00				
F.	60	3.00				
G.	51	5.00				
H.	58	3.75				
I.	54	6.50				
J.	60	10.00				
K.	75	20.00				
L.	52	4.00				
M.	34	4.25				
N.	48	4.50				
O.	60	5.10				

DO NOT FILM THIS PAGE

UNIT I

SURVIVAL SKILLS

ASSIGNMENT SHEET 9--RATE OF COMMISSION

Directions: Complete the following table.

	Weekly Base Pay	Week's Sales	Rate of Commission on Sales	Total Pay
A.	$ 75.00	$ 950.00	3%	
B.	50.00	1,800.00	10%	
C.	100.00	1,200.00	30%	
D.	160.00	850.00	8%	
E.	120.00	800.00	12%	
F.	75.00	1,000.00	5%	
G.	120.00	800.00	6%	
H.	60.00	750.00	15%	
I.	65.00	1,000.00	8%	
J.	45.00	4,500.00	5%	
K.	80.00	900.00	20%	
L.	95.00	2,450.00	12%	
M.	100.00	430.00	25%	
N.	55.00	1,500.00	15%	
O.	80.00	3,000.00	5%	

UNIT I

SURVIVAL SKILLS

TEST PART 3

1. Solve the following problems on wages. Overtime is 1 1/2 times the regular wage for all hours over 40.

	Number Of Hours	Rate per Hour	Rate for Overtime	Regular Wages	Overtime Wages	Total Pay
a.	15	$ 3.60				
b.	12	3.25				
c.	17	3.90				
d.	22	3.50				
e.	8	2.65				
f.	60	3.40				
g.	54	3.30				

2. Solve the following problems for each employee listed in the following table.

	Employee	Weekly Base Salary	Week's Sales	Rate of Commission	Total Pay
a.	S. B. Jones	$ 30.00	$ 500.00	2%	
b.	B. R. Smith	48.00	2000.00	3%	
c.	R. C. Johnson	50.00	250.00	4%	
d.	F. W. Nelson	30.00	6000.00	5%	
e.	S. J. Adams	60.00	1060.00	6%	
f.	K. S. Thomas	[illegible]	[illegible]990.00	3½%	

SURVIVAL SKILLS

INFORMATION SHEET 4--USING WRITTEN RESOURCES

I. Terms and definitions

A. Library terms

1. Dewey decimal system--A way of classifying books on shelves of libraries by using a three-digit number system

EXAMPLES:

000-099	Generalities (encyclopedias, newspapers, and magazines)
100-199	Philosophy and psychology
200-299	Religion
300-399	Social sciences (sociology, economics law, education)
400-499	Language (dictionaries in all languages)
500-599	Pure sciences (mathematics, astronomy physics, chemistry)
600-699	Technology (engineering, agriculture, business)
700-799	The arts (architecture, sculpture, painting, music)
800-899	Literature (poetry, drams, essays)
900-999	History and geography

(NOTE: Biographies are usually grouped separately and arranged alphabetically by the last name of the person about whom the book is written; fiction is usually grouped separately and arranged alphabetically by the author's name.)

2. Card catalog--Drawers filled with cards containing information to find each book in the library by author, title, or subject matter

3. Call number--Group of numbers and letters assigned to a book by which it can be classified and easily found

B. Dictionary terms

1. Guide words--Words at the top of each page which are the first and last words found on that page

2. Syllable--One or more letters containing a vowel or vowel sound; used to help pronounce words

EXAMPLE: `syl-la-ble

3. Accent mark--A mark which shows which syllable should be emphasized when pronouncing a word

4. Vowels--Letters a, e, i, o, u,

5. Consonants--All letters of the alphabet except the vowels

6. Prefix--A syllable placed in front of a word to change its meaning

   EXAMPLES: pre-, im-

7. Suffix--A syllable placed at the end of the word to change its meaning

   EXAMPLES: -tion, -ed, -ible, -er

8. Abbreviation--The shortened form of a word

9. Synonym--A word which has the same or nearly the same meaning as another word

   EXAMPLE: Big--little

10. Antonym--A word which has the opposite meaning of another word

    EXAMPLE: Big--little

II. Steps for finding a book in the library.

A. Look in the card catalog under the author's name, title of book, or subject heading.

(NOTE: When looking for a book by title, disregard the articles, such as a and the, which may be at the front of the title.)

B. Find the call number in the upper left corner of the card.

C. Locate the shelf with the books that have the call number wanted.

EXAMPLE: 385.1 to 388.1

D. Find the book by looking for numerical order of the call numbers.

EXAMPLE: 386.1 would be shelved before 386.3
C686s C686s

E. Ask the librarian for assistance if you have trouble finding a book.

III. Information found in a dictionary

A. Pronunciation

B. Parts of speech

EXAMPLES: n.-noun pron.-pronoun v.-verb

C. Plural forms of words

D. Synonyms

E. Definitions

(NOTE: The most common definition is given first if there is more than one definition.)

F. Spelling

USING THE CARD CATALOG

TITLE CARD

CALL NUMBER

Ships of commerce: liners, tankers,
freighters, tugboats, floating grain elevators.
387.2 Colby, C. B.
C686s Ships of commerce: Liners, tankers
freighters, tugboats, floating grain elevators.
New York, Coward, McCann and Geoghegan 1963
48 p. illus. 27 cm.

1. Transportation. 2. Ocean travel.
I. Title.

MAIN ENTRY CARD (FILED BY AUTHOR'S NAME)

387.2 Colby, C. B.
C686s Ships of commerce: liners, tankers,
freighters, tugboats, floating grain elevators.
New York, Coward, McCann and Geoghegan 1963
48 p. illus. 27 cm.

1. Transportation. 2. Ocean travel.
I. Title

UNIT I

SURVIVAL SKILLS

ASSIGNMENT SHEET 10--USING THE LIBRARY

A. Use the follow card to answer the questions below.

OCEAN TRAVEL

387.2 Colby, C. B.
C686s Ships of commerce: liners, tankers,
freighters, tugboats, floating grain elevators.
New York, Coward, McCann and Geoghegan 1963
48 p. illus. 27 cm.

1. Transportation. 2. Ocean travel.

1. Title.

1. Who is the author?____________________________

2. What is the name of the book?____________________

3. Where was the book published?____________________

4. What is the publishing company?__________________

5. When was it published?__________________________

6. How many pages does the book have?________________

7. Does the book have illustrations?_________________

8. What is the call number?_________________________

9. Under what subject headings is the book filed?__________
____

B. Arrange the following call numbers in the order in which they would appear on the shelf. Place a "1" by the call number appearing first, a "2" by the second call number, and so on.

____1. 513 G672b

____2. 601.8 H321k

____3. 387.2 C686s

____4. 387.3 C866s

____5. 601.8 J521k

C. Find three books in the library on a topic recommended by your teacher.

UNIT I

SURVIVAL SKILLS

ASSIGNMENT SHEET 11--FINDING INFORMATION IN A DICTIONARY

A. Using DOWNTIME and DRAPER as guide words for a dictionary page, decide if you would find the following words on this page. Place "yes" or "no" in front of the words.

____ 1. dozen
____ 2. drab
____ 3. down
____ 4. drapery
____ 5. draft
____ 6. draw
____ 7. draught
____ 8. drag
____ 9. dress
____10. drift
____11. dressy
____12. dramatic
____13. dried-up
____14. drainage
____15. drill
____16. down
____17. drape
____18. dowse
____19. downrange
____20. downward

B. Write the two guide words pringed at the top of the dictionary pages on which you find the following words.

1. Lunch ____________ ____________
2. Notebook ____________ ____________
3. Spool ____________ ____________
4. Mural ____________ ____________
5. Reptile ____________ ____________

C. Arrange the following words in alphabetical order.

yarn
ace
safety
yard
safe
dread
dead
read
cloth

which
iron
clothes
tape
note
goods
notebook
witch
reheat

D. Divide the following words into syllables and mark the accented syllables.

EXAMPLE: English ´En-glish

1. psychology ______________________
2. shortage ______________________
3. obligation ______________________
4. signature ______________________
5. ivory ______________________
6. incompetent ______________________
7. dinner ______________________
8. bandstand ______________________

E. Answer the following questions by using the dictionary.

1. Show the correct pronunciation of "partake". _________________
2. Define "corroborate". ____
3. How many definitions are there for "bar"? __________________
4. What parts of speech may the word "black" be? _________________
   ____
5. What are some synonyms for "gross"? ____________________________

F. Circle the correct spelling in each pair of words.

1. Parallel Parrellel
2. License Lisence
3. Inturn Intern
4. Dictionary Dictionery
5. Delinquent Dalinquent
6. Blosom Blossom

UNIT I

SURVIVAL SKILLS

TEST PART 4

1. Match the terms on the right to the correct definitions by placin the appropriate numbers in the blanks provided.

____a. Drawers filled with cards containing information to use to find each book in the library by author, title, or subject matter

____b. Group of numbers and letters assigned to a book by which it can be classified and easily found

____c. Way of categorizing books on shelves by using a three-digit number

____d. All letters of the alphabet except the vowels

____e. Syllable placed in front of a word to change its meaning

____f. Letters a, e, i, o, u

____g. Syllable placed at the end of a word to change its meaning

____h. Mark which shows which syllable should be emphasized in pronunciation

____i. Shortened form of a word

____j. One or more letters containing a vowel or vowel sound; used as help in pronouncing a word

____k. Word which has the same or nearly the same meaning as another word

____l. Words at the top of each page which are the first and last words found on that page

____m. Word which has the opposite meaning of another word

1. Dewey decimal classification system
2. Card catalog
3. Call number
4. Suffix
5. Consonants
6. Prefix
7. Vowels
8. Syllable
9. Accent mark
10. Guide words
11. Abbreviation
12. Synonym
13. Antonym

2. Circle a word on each line that is a synonym of the first word given.

(NOTE: Use a dictionary if needed.)

a.	Dishonest	Sincere	Cheating	Truthful
b.	Juvenile	Mature	Aged	Young
c.	False	Right	Correct	Incorrect
d.	Timid	Bashful	Strong	Angry
e.	Destroy	Build	Wreck	Erect
f.	Lonesome	Alive	Free	Lonely
g.	Listen	Ignore	Hear	Concentrate
h.	Morality	Virtue	Evil	Sullen
i.	Honor	Disrespect	Respect	Group
j.	Happiness	Dejection	Pain	Pleasure
k.	Injustice	Fairness	Unfairness	Unbiased
l.	Important	Serious	Useless	Careful

UNIT I

SURVIVAL SKILLS

INFORMATION SHEET 5--FOLLOWING DIRECTIONS

I. We follow directions every day.

  A. Taking tests

  B. Cooking

    1. Following recipes
    2. Following instructions on food packages

  C. Reading charts

  D. Operating manuals of machines

    1. Cars
    2. Household appliances

  E. Constructing hobby kits and craft projects

    1. Model airplanes
    2. Toys
    3. Craft kits

  F. Reading maps

  G. Using coin-operated machinery

  H. Completing school assignments

II. There are several things to remember about following directions.

  A. Read all instructions before beginning.

  B. Gather necessary materials.

  C. Follow instructions step by step.

    1. Reread each step.
    2. Complete only one step at a time.
    3. Refer back to the instructions after completing each step.

  D. Follow directions "to the letter."

    1. Never assume you know what to do.
    2. Be careful and accurate in following instructions.

  E. When giving instructions, be clear and precise.

UNIT I

SURVIVAL SKILLS

ASSIGNMENT SHEET 12--CAN YOU FOLLOW DIRECTIONS?

Directions: Can you follow directions? Test yourself to see how you rate. The following test should take no more than 5 minutes.

A. Read everything before doing anything.

B. Print your name in the upper right hand corner of this paper.

C. Circle the word "name" in sentence two.

D. Draw five small squares in the upper left hand corner of this paper.

E. Put an "X" in each square.

F. Put a circle around each square.

G. Sign your name under the title of this paper.

H. After the title write, "Definitely."

I. Put a circle around sentence G.

J. Put an "X" in the lower left hand corner of this paper.

K. Draw a triangle around the "X" you just put down.

L. On the other side of this paper, multiply 846 x 7.

M. Draw a rectangle aroung the word "paper" in sentence D.

N. If you think you have followed directions carefully to this point, raise your hand and say, "I have reached Question N and will proceed to Question O."

O. On the other side of this paper add 4867 and 874.

P. Put a circle around your answer. Put a square around the circle.

Q. Count out loud in your normal speaking voice from ten to one.

R. Draw a simple sketch of a face on the other side.

S. Draw three small circles following this sentence.

T. If you are the first person to get this far, raise your handle and call out, "I am the first person to reach this spot and I have demonstrated that I can follow directions rapidly and accurately."

U. Underline all even numbers written as figures not words which appear on this sheet.

V. Raise your hand and say out loud, "I am nearly finished. I have proved that I can follow directions."

W. Now that you have finished reading, do only sentences A and B, and then sit back with arms folded to indicate that you have complied with the directions.

UNIT I

SURVIVAL SKILLS

ASSIGNMENT SHEET 13--FOLLOWING DIRECTIONS ON A TEST

Directions: During your years in school you will be asked to take many tests--tests that come in all shapes and sizes. On many tests the difference in a good grade and a poor one will be how well you are able to follow the instructions given on the test. When you apply for a job you may be asked to take employment tests. (Sometimes employers evaluate you more on how you followed the test instructions than on the number of correct answers!) The secret to all tests is reading the instructions and following them carefully. Do not assume you know what to do. Always read the instructions first.

Test yourself on your ability to take tests.

A. Circle the letter in front of the correct answer.

1. The first President of the United States was
    - a. John Kennedy
    - b. George Washington
    - c. Abraham Lincoln
2. The capital of Texas is
    - a. Dallas
    - b. Houston
    - c. Austin
3. The capital of the United States is
    - a. Washington, D.C.
    - b. New York City
    - c. Philadelphia, Pennsylvania
4. The Alamo is located in
    - a. Austin
    - b. San Jacinto
    - c. San Antonio
5. The hero of Star Wars was
    - a. John Wayne
    - b. Luke Skywalker
    - c. John Travolta

B. In each of the following sentences, underline the word in the parentheses that make the sentence correct.

1. There are (29, 30, 31) days in September.
2. There are 10, 11, 12) months in a year.
3. Independence Day is in (May December, July).
4. A feline is a (cat, girl, dog).
5. A pound is (10, 16, 20) ounces.

C. Decide whether each statement is true or false. Next to each statement, write a "T" for true or "F" for false.

_____1. Four quarters equal one dollar.

_____2. Christmas is celebrated on December 2.

_____3. A red traffic light tells you to go ahead.

_____4. An employer is the boss.

_____5. A senior is a person in the twelfth grade.

D. Decide whether each statement is true or false. Write the word "True" or the word "False" on the line next to each statement.

_____1. A motorcycle has three wheels.

_____2. Dogs and cats are usually enemies.

_____3. The Dallas Cowboys are a professional football team.

_____4. Socks are worn on the hands.

_____5. Hollywood is in California.

E. Some of the following statements are true; some are false. If a statement is true, do nothing at all. If a statement is false, cross out the part that makes it false. Then rewrite the part you crossed out, in order to make a true statement.

1. School begins each autumn.
2. You can watch exciting programs on the radio.
3. Man people have carpets on their doors.
4. Passengers in cars and airplanes should use safety belts.
5. Ink is used in pencils.

UNIT I

SURVIVAL SKILLS

TEST PART 5

Directions: Perform the following tasks according to instructions.

1. Read every question carefully before beginning.
2. Print your name, last name first, in the top left corner of the page.
3. Name a type of car.
4. Write your address under your name.
5. Write the VOCT pledge on the back of this sheet.
6. Write the name of a friend in the bottom left corner of the sheet.
7. Name a Hollywood actress.
8. Name a type of motorcycle.
9. Write the VOCT motto.
10. The answer to question "7" is Bo Derek.
11. Omit question 5.
12. Name a professional football team.
13. Name a Hollywood actor.
14. The answer to question 3 should be Trans Am.
15. The answer to question 9 is "Preparing today for the World of Work".
16. Write your VOCT chapter number in the top right corner.
17. The answer to question 8 is Yamaha.
18. The answer to question 13 should be Robert Redford.
19. Put a circle around your VOCT chapter number.
20. The answer to number 12 is the Houston Oilers.

UNIT I

SURVIVAL SKILLS

INFORMATION SHEET 6--KNOW YOUR COMMUNITY RESOURCES

I. Federal Agencies

  A. Civil Service Commission

    1. Hires government employees

    2. Tests all job applicants for government jobs

  B. Department of Commerce

    1. Business Development Division

    2. Civil Rights Division

    3. Public Works Division

  C. Civil Defense

  D. Federal Bureau of Investigation

  E. Department of Energy

  F. Department of Health and Welfare

    1. Social Security

      a. Provides for retirement

      b. Provides for dependents

    2. Welfare benefits -- Security income for the aged, blind, and disabled

  G. Education Department

  H. Housing and Urban Development

    1. Fair Housing and Equal Opportunity

    2. Housing Management

    3. Housing Production

    4. Mortgage Credit

  I. National Park Service

J. Department of Treasury
    1. Collects taxes
    2. Disburses tax refunds
K. Department of Justice
    1. U. S. Attorney General
    2. Drug Enforcement
L. Department of Labor
    1. Bureau of Apprenticeship and Training
    2. Occupational Safety and Health Administration
    3. Veterans Employment
    4. Wage and Hour Division
M. Small Business Administration
    1. Provides assistance for small businesses
    2. Provides loans for small businesses
N. Department of Transportation
    1. Federal Aviation Administration
    2. Federal Highway Administration
O. Veteran's Administration
P. Weather Service

(NOTE: Most larger cities will have a "Federal Information Center" to call when you have a problem but do not know what agency to call. The phone number is found in the "United States Government" listing in the phone book.)

II. State Agencies

A. Agriculture Department
    1. Consumer Services
    2. Agricultural Protective Act
    3. Weights and Measures
    4. Marketing
    5. Inspection Service

B. Air Control Board (for control of air pollution).

C. Animal Health Commission

D. Texas Commission on the Arts and Humanities

E. Attorney General

    1. Consumer Protection Division
    2. Crime Prevention Division
    3. Environmental Protection Division
    4. Highway Division
    5. Labor Division
    6. Workers Compensation Fraud Unit

F. Department of Human Resources

    1. Family Services
    2. Child Welfare

G. Commission for the Blind

H. Commission for the Deaf

I. Commission on Alcoholism

J. Texas Department of Community Affairs

    1. Drug Abuse Prevention
    2. Early Childhood Department
    3. Economic Opportunities
    4. Legal Division
    5. Youth Services

K. Consumer Credit Commissioner

L. Texas Education Agency

M. Texas Employment Commission

    1. Provides job information
    2. Provides job placement

- N. Texas Department of Health
  - 1. Communicable Disease Services
  - 2. Disaster Situations
  - 3. Emergency Medical Services
  - 4. Vital Statistics

    EXAMPLES: Birth and Death Certificates
- O. Texas Department of Highways and Public Transportation
- P. Mental Health and Mental Retardation
- Q. Motor Vehicle Commission
- R. Parks and Wildlife Department
- S. Public Safety Department
  - 1. Criminal Law Enforcement
  - 2. Disaster Emergency Services
  - 3. Highway Patrol
  - 4. Nuculear Protection Planning
- T. Texas Department of Corrections
- U. Youth Council

III. County and City Agencies

- A. Animal Shelter
- B. Community Education
- C. Health Department
  - 1. Air Pollution
  - 2. Animal Control
  - 3. Dental Clinic
  - 4. Family "Out-Patient" Clinic
  - 5. Venereal Disease Clinic
  - 6. Women, Infants, and Children Program

D. Human Services Department
    1. Manpower Training
    2. Community Action Agency
E. Parks and Recreation Department
F. Environmental Resource Management
G. Emergency Medical Services
H. Fire Department
I. Police Department
J. Libraries
K. Agricultural Extension Agency
L. Retired Senior Volunteer Program
M. Services for the Deaf
N. Rehabilitation Centers
O. Veteran's Service
P. Juvenille Court
Q. Delinquency Prevention

UNIT I

SURVIVAL SKILLS

ASSIGNMENT SHEET 14--YOUR COMMUNITY RESOURCES

Directions: Answer the following questions concerning Federal, State, and Local Agencies.

A. Which government agency would you contact to test for a government job?____________________

B. Which government agency has a Business Development Division?

____

What other divisions does this agency have?

____

C. What agency handles Social Security?____________________

____

D. What are three divisions of the Housing and Urban Development Department?

1. ____________________
2. ____________________
3. ____________________

E. What agency cares for all the national parks? ____________________

____

F. In what department is the U. S. Attorney?

____

G. What agency deals with wage and hour laws? ____________________

____

H. What department contains OSHA? ____________________

____

I. If you have a problem, but do not know what agency to call, who can you contact for information on Federal Agencies?

____

J. Two State Agencies are concerned with air pollution. What are they?

1. ______________________________

2. ______________________________

K. Name five divisions of the State Attorney General's Office.

1. ______________________________

2. ______________________________

3. ______________________________

4. ______________________________

5. ______________________________

L. What State department deals with Child Welfare? __________

____

M. Name two commissions which assist the blind and the deaf.

1. ______________________________

2. ______________________________

N. Name five divisions of the Texas Department of Community Affairs.

1. ______________________________

2. ______________________________

3. ______________________________

4. ______________________________

5. ______________________________

O. What State agency would you contact for a copy of your birth certificate?

____

P. What agency provides employment information to individuals free of charge?

____

Q. Many services are provided by your local Health Department. Name five.

1. ____
2. ____
3. ____
4. ____
5. ____

R. What local agency is in charge of all city parks?

____

S. What agricultural agency does each county provide?

____

T. These agencies are here to help you. List at least five you feel you could use in the future (or have used in the past.)

1. ____
2. ____
3. ____
4. ____
5. ____

UNIT I

SURVIVAL SKILLS

ASSIGNMENT SHEET 15--KNOW YOUR COMMUNITY

Directions: Several federal, state, and local agencies are available to help you. Make a list of five (or more) community resources you feel would help you most. Find these agencies in your phone book and write down the number and address of each agency.

A.

B.

C.

D.

E.

UNIT I

SURVIVAL SKILLS

TEST PART 6

1. Match the following federal agencies with the service each provides.

_____ a. Social Security

_____ b. Internal Revenue Service

_____ c. Small Business Administration

_____ d. Civil Service Commission

_____ e. U. S. Labor Department

(1) Provides loans for small businesses

(2) Contains Wage and Hour Division to regulate wages

(3) Provides for retirement

(4) Tests applicants for government jobs

(5) Collects taxes for federal government

2. Match the following state agencies with the service each provides.

_____ a. Attorney General

_____ b. Department of Human Resources

_____ c. Texas Employment Commission

_____ d. Department of Health

_____ e. Public Safety Department

(1) Provides vital statistics, like birth certificates

(2) Contains Family Services and Child Welfare

(3) Contains Consumer Protection Division

(4) Contains the Highway Patrol

(5) Provides free job information and placement

3. List at least three local agencies (city or county) that provide services in your community and tell what service each provides.

a.

b.

c.

UNIT II

INCOME TAX

UNIT OBJECTIVES

Upon completion of this unit, the student will be able to list the reasons why taxes are collected; trace the development of the federal tax system; explain where tax monies come from and how they are spent; complete and file an income tax return correctly. This knowledge will be evidenced through demonstration and by satisfactorily completing the unit tests.

SPECIFIC OBJECTIVES

Upon completion of this unit, the student will be able to:

1. Match terms commonly associated with taxation to the correct definitions.
2. Identify and describe forms needed to complete a federal income tax return.
3. Cite the reasons why tax money is needed and describe how the collection system developed.
4. List sources of tax dollar revenue, how tax dollars are spent, and discuss the national debt.
5. List and explain guidelines of forms needed to file a federal income tax return.
6. Cite guidelines for who must file a return.
7. Describe the allowable exemptions and deductions a taxpayer may claim.

UNIT II

INCOME TAX

NOTES TO THE COORDINATOR

I. Objective sheet

  A. Discuss the unit objective with the students.

  B. Discuss each specific objective.

  C. Have the students complete the objectives in a sequence best suited to your classroom.

  D. Add any objectives necessary to meet the needs of the students.

II. Information and assignment sheets

  A. INFORMATION SHEET 1--TAXING TERMS

    1. Discuss each of the terms and how they relate to income tax.

    2. Have the students complete ASSIGNMENT SHEET 1--FINDING THE WORDS FOR INCOME TAX.

    3. Have students discuss other terms related to taxing that they are not familiar with.

  B. INFORMATION SHEET 2--OUR FEDERAL TAX SYSTEM

    1. Discuss obligations of taxpayers regarding income tax.

    2. Discuss the relation of income taxes to other governmen income and how it is spent.

    (TRANSPARENCY 1--THE GOVERNMENT DOLLAR)

  C. INFORMATION SHEET 3--COMPLETING A FEDERAL INCOME TAX RETURN

    1. Order one Publication 21 for each student.

    (NOTE: They are available from the District IRS office

    2. Use the following transparencies during the discussion.

      a. TRANSPARENCY 2--THE W-4 FORM
      b. TRANSPARENCY 3--THE W-2 FORM
      c. TRANSPARENCY 4--TYPES OF PERSONAL PROPERTY
      d. TRANSPARENCY 5--TYPES OF SCHEDULES
      e. TRANSPARENCY 6--INCOME AVERAGING QUALIFICATIONS

3. Have students look over a copy of Form 1040A in Publication 21.

4. Discuss information that students will need to complete their tax returns.

5. Have students complete the following assignment sheets to reinforce this area of information.

    a. ASSIGNMENT SHEET 1--FINDING WORDS FOR INCOME TAX

    b. ASSIGNMENT SHEET 2--FIGURING YOUR TAXES

        (1) You may want to use student situations within the classroom.

        (2) Check tables shown to be sure they are current.

    c. ASSIGNMENT SHEET 3--COMPLETING THE W-4 WITHHOLDING CERTIFICATE

        (1) Discuss the information to be included.

        (2) Discuss other situations that would affect the information included.

    d. ASSIGNMENT SHEET 4--IDENTIFYING DEDUCTIBLES

        (1) Discuss how deductibles are reported.

        (2) Explain how to determine if something can be a deductible.

    e. ASSIGNMENT SHEET 5--COMPLETING THE FORM 1040A

        (1) Assist the students in completing the forms provided.

        (2) Discuss the advantages and disadvantages of filling out the short form.

III. Answers to assignments

(NOTE: Answers will vary according to individual situations.)

IV. Unit test

A. The test is divided into three parts.

1. Each part covers one information sheet.

2. Each part uses various methods of testing.

B. Various approaches may be used in testing.

1. Give each part of the test after the student has completed the information in one information area or sheet.

2. Give the entire three test parts upon completion of all the information and assignment sheets.

3. Give one or several parts of the test as an additional assignment or to reinforce problem areas of learning.

C. Add test parts corresponding to any information areas or sheets added to the unit.

V. Answers to unit test

A. Answers are based on total information covered in the unit.

B. For convenience of grading make corresponding answer sheets for any test parts added.

VI. References

A. Kurtz, Jerome. Commissioner of Internal Revenue. *Understanding Taxes 1980*. Internal Revenue Service. Department of Internal Revenue Service.

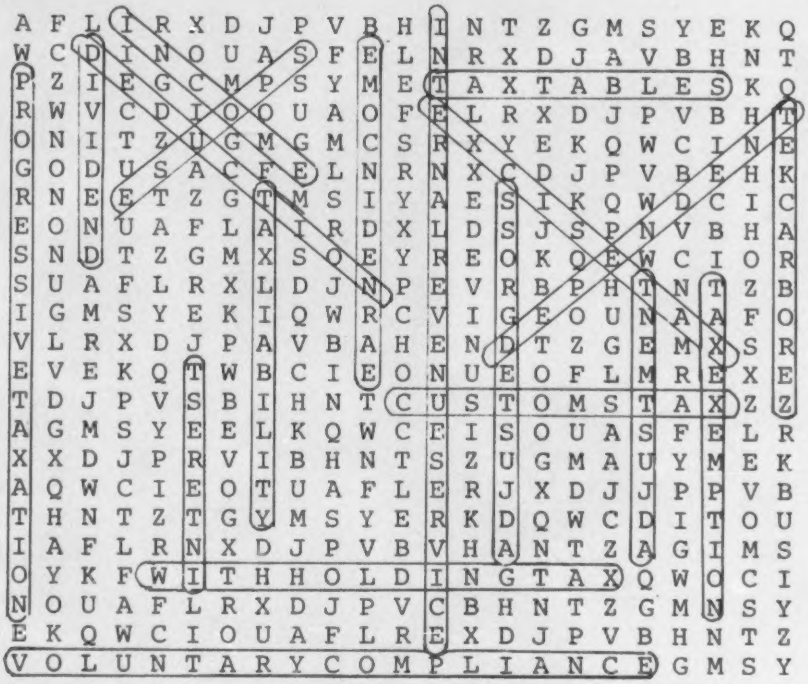
B. *Publication 21*. Department of Treasury. Internal Revenue Service. 1979.

UNIT II

INCOME TAX

ANSWERS TO ASSIGNMENTS

Assignment Sheet 1



```
A F L I R X D J P V B H I N T Z G M S Y E K Q
W C D I N O U A S F E L N R X D J A V B H N T
P Z I E G C M P S Y M E T A X T A B L E S K O
R W V C D I O Q U A O F E L R X D J P V B H T
O N I T Z U G M G M C S R X Y E K Q W C I N E
G O D U S A C F E L N R N X C D J P V B E H K
R N E E T Z G T M S I Y A E S I K Q W D C I C
E O N U A F L A I R D X L D S J S P N V B H A
S N D T Z G M X S O E Y R E O K Q E W C I O R
S U A F L R X L D J N P E V R B P H T N T Z B
I G M S Y E K I Q W R C V I G E O U N A A F O
V L R X D J P A V B A H E N D T Z G E M X S R
E V E K Q T W B C I E O N U E O F L M R E X E
T D J P V S B I H N T C U S T O M S T A X Z Z
A G M S Y E E L K Q W C E I S O U A S F E L R
X X D J P R V I B H N T S Z U G M A U Y M E K
A Q W C I E O T U A F L E R J X D J J P P V B
T H N T Z T G Y M S Y E R K D Q W C D I T O U
I A F L R N X D J P V B V H A N T Z A G I M S
O Y K F W I T H H O L D I N G T A X Q W O C I
N O U A F L R X D J P V C B H N T Z G M N S Y
E K Q W C I O U A F L R E X D J P V B H N T Z
V O L U N T A R Y C O M P L I A N C E G M S Y
```

Assignment Sheet 2

A. $14.40 x 3 = $43.20 exemption allowance
$90 - 43.20 = $46.80 amount subject to withholding
$46.80 is less than $48 so <u>$0 is withheld</u>

B. $115 - 14.40 = $100.60 subject to withholding
$6.72 withheld on first $67
$100.60 - $67 = $33.60 to be taxed at 20%
$33.60 x 20% = $6.72 withheld on excess over $67
$6.72 + $6.72 = $13.44 total tax withheld
$115 - 13.44 = <u>$101.56 net earnings</u>

C. $225 x 6.13% = $13.79 Social Security withheld
$14.40 x 3 = $43.20 exemption allowance
$225 - 43.20 = $181.80 amount subject to withholding
$23.56 withheld on first $173
$181.80 - 173 = $8.80 to be taxed at 17%
$8.80 x 17% = $1.50 withheld on excess over $173
$32.56 + 1.50 + 13.79 = $38.85 total tax withheld
$225 - 38.35 = <u>$186.15 net earnings</u>

D. $4.15 x 50 = $207.50 weekly pay
$14.40 x 4 = $57.60 exemption allowance
$207.50 - 57.60 = $149.90 amount subject to withholding
$8.16 withheld on first $96
$149.90 - 96 = $53.90 to be taxed at 20%
$53.90 x 20% = $10.78 withheld on excess over $96
$8.16 + 10.78 = $18.94 total tax withheld
$207.50 x 6.13% = $12.72 Social Security deduction
$17.55 + 18.94 + 12.72 = $49.21 total deductions
$207.50 - 49.21 = $158.29 gross pay

E. $185.00 - 14.40 = $170.60 amount subject to withholding
$31.96 withheld on first $183
$185 - 183 = $2 to be taxed on 21%
$2 x 21% = $.42 withheld on excess over $183
$31.96 + .42 = $32.38 total tax withheld
$185 - 32.38 = $162.52 gross pay

Assignment Sheet 3

Completed to the satisfaction of the instructor.

Assignment Sheet 4

A. yes
B. no
C. yes
D. no
E. no
F. yes
G. no
H. no
I. no
J. no
K. yes
L. yes
M. no
N. no
O. no
P. yes
Q. yes
R. yes
S. yes
T. no
U. no
V. yes
W. yes
X. yes
Y. no

Assignment Sheet 5

Evaluated to the satisfaction of the instructor.

UNIT II

INCOME TAX

ANSWERS TO TEST

Part 1

1. f
2. i
3. k
4. m
5. g
6. n
7. l
8. p
9. t
10. r
11. d
12. s
13. q
14. o
15. b
16. j
17. h
18. c
19. a
20. e

Part 2

1. a. Tax
   b. customs
   c. not give
   d. constitution
   e. representation
   f. Civil
   g. income
   h. Sixteenth
   i. House of Representatives
   j. Internal Revenue Service

2. a.
   b. ✓
   c. ✓
   d. ✓
   e. ✓
   f.
   g. ✓
   h. ✓
   i.
   j. ✓

Part 3

1. a. W-4
   b. 1040
   c. 1040
   d. W-2
   e. 1040A
   f. W-4
   g. W-2
   h. 1040A
   i. 1040
   j. W-2

2. a. false
   b. true
   c. false
   d. true
   e. true
   f. false
   g. true
   h. true
   i. false
   j. true

3. a. five
   b. (1) self
      (2) spouse
      (3) age 65 or over
      (4) blindness
   c. $1000
   d. Any three of the following:
      (1) support
      (2) citizenship
      (3) gross income
      (4) joint return
      (5) member of household

INCOME TAX

INFORMATION SHEET 1--TAXING TERMS

A. Adjusted gross income--The income figure which the taxpayer uses to determine the amount of tax he/she owes.

(NOTE: This figure is reached by subtracting the approved deductions the taxpayer may claim (adjustments) from his/her total income, both earned and unearned, for the year.)

B. Customs tax--A tax placed on certain items brought into the United States that were produced in other countries.

C. Deduction

1. The amount of money withheld from an employee's check for approved items such as FICA (Social Security) tax, federal income tax, retirement fund, etc.

   (NOTE: Deductions are usually taken out of your salary on each paycheck--pay-as-you-go.)

2. Nontaxable expenditures that a taxpayer may deduct from his/her gross income (taxable income) before figuring the tax he/she owes when filing a federal income tax return.

   a. Standard deduction--A flat percentage allowed by the federal laws as non-taxable cost-of-living income (used when filing a Form 1040A).

   b. Itemized deduction--Item-by-item listing of the non-taxable expenditures made during the year (always used when filing a Form 1040A).

D. Dependent--The individual claimed by the taxpayer for a tax adjustment.

E. Dividends--Money received as earnings from investments in a company's stock.

(NOTE: Dividends are the investors' share of profits the company has made during the year.)

F. Earned income--Money received as pay for personal services (work) given.

EXAMPLES: Wages, salaries, tips, professional fees, and others.

G. Earned income credit--A special tax credit provided some qualified people who have incomes of less than $10,000.

H. Exempt--Freed from a duty, rule, law, etc. and in this unit, it refers to not being taxed.

I. Exemption--Tax laws allow a $1,000 adjustment for each individual for whose welfare the taxpayer is responsible.

1. Personal exemptions

a. Self

b. Spouse

(NOTE: Additional exemptions are available for you or your spouse if either is age 65 or over or is blind.)

2. Dependency exemption--One allowed for each person for whom at least half of his/her support has been provided by the taxpayer.

J. Exise tax--A tax on the manufacture, sale, or use of certain items made, sold, or used within a country.

K. Expenditures--Amounts of money that were spent during the year for various items.

L. Interest

1. As income--savings--The money paid to an individual who places earnings in a savings account for a period of time.

(NOTE: The interest earned each year must be reported as income and is taxable. The bank or savings holder usually will send a notice of total interest paid to the individual.)

2. As deductions--loan--Money obtained when an individual borrows from a bank or other lending agent or charge account.

(NOTE: The interest is usually included in the monthly payments and is deductible when reported on the tax form. The bank or lending agent will send a notice of the total interest for the year paid by the individual.)

M. Internal Revenue Service (IRS)--The federal governmental agency responsible for collecting, servicing, and auditing all federal income taxpayers.

(NOTE: The individuals in this agency also interpret the tax laws.)

N. Progressive taxation--Tax laws set up a scale (a set of brackets) on which the tax rate increases as the income increases.

(NOTE: One taxpayer may pay several different tax rates for different pay periods during the same year.)

O. Spouse--The person to whom you are married.

P. Tax--A compulsory (you have to pay it) charge placed on certain items by the leaders of our systems of government (national, state, local) to collect the revenue they need to finance (pay for) the services they provide for their taxpayers and others.

Q. Tax due--The amount of money the taxpayer actually owes and must pay after computing the adjusted gross income.

R. Tax identification number--The number that identifies each individual taxpayer (Social Security Number).

S. Tax liability--The amount of tax the taxpayer owes, computed on gross income.

T. Tax tables--Tables prepared by IRS employees that show the amount of tax due on incomes ranging from $3,300 up to $20,000 for single taxpayers and up to $40,000 for married taxpayers filing joint returns. These tables save the taxpayer's time.

(NOTE: No tax is due for an individual whose total annual income is less than $3,300 during the tax year of 1980. This figure may change yearly.)

U. Unearned income--Income from all sources other than salary, tips, wages, or commissions.

EXAMPLES: Dividends, unemployment compensation, capital gains, alimony, gambling winnings, lotteries, etc.

V. Voluntary compliance--Obeying the tax laws by reporting (declaring) to the governmental officials all the required details about one's personal income.

W. Zero bracket amount--The minimum amount of income, set by Congress, that is not subject to taxation.

UNIT II

ASSIGNMENT SHEET 1--FINDING WORDS FOR INCOME TAX

Directions: Locate the words listed below in the Word Maze.

Deduction
Tax
Internal Revenue Service
Voluntary compliance
Customs tax

Excise tax
Withholding tax
Earned income
Spouse
Exemption

Dependent
Interest
Dividend
Progressive taxation
Tax liability

Zero bracket
Adjusted gross
Tax tables
Income
Adjustment

```
A F L I R X D J P V B H I N T Z G M S Y E K O
W C D I N O U A S F E L N R X D J A V B H N T
P Z I E G C M P S Y M E T A X T A B L E S K Q
R W V C D I O O U A O F E L R X D J P V B H T
O N I T Z U G M G M C S R X Y E K Q W C I N E
G O D U S A C F E L N R N X C D J P V B E H K
R N E E T Z G T M S I Y A E S I K Q W D C I C
E O N U A F L A I R D X L D S J S P N V B H A
S N D T Z G M X S O E Y R E O K Q E W C I O R
S U A F L R X L D J N P E V R B P H T N T Z B
I G M S Y E K I Q W R C V I G E O U N A A F O
V L R X D J P A V B A H E N D T Z G E M X S R
E V E K Q T W B C I E O N U E A F L M R E X E
T D J P V S B I H N T C U S T O M S T A X Z Z
A G M S Y E E L K Q W C E I S O U A S F E L R
X X D J P R V I B H N T S Z U G M S U Y M E K
A Q W C I E O T U A F L E R J X D J J P P V B
T H N T Z T G Y M S Y E R K D Q W C D I T O U
I A F L R N X D J P V B V H A N T Z A G I M S
O Y E K W I T H H O L D I N G T A X Q W O C I
N O U A F L R X D J P V C B H N T Z G M N S Y
E K Q W C I O U A F L R E X D J P V B H N T X
V O L U N T A R Y C O M P L I A N C E G M S Y
```

UNIT II

INCOME TAX

TEST PART 1

Match the following terms and definitions as they relate to income tax by placing the munber of a definition in the blank at the left of the term it defines.

_____1. deduction
_____2. tax
_____3. Internal Revenue Service
_____4. exemption
_____5. dependent
_____6. interest
_____7. dividends
_____8. expenditures
_____9. progressive taxation
____10. earned income
____11. excise tax
____12. spouse
____13. tax tables
____14. Social Security number
____15. tax liability
____16. adjusted gross income
____17. customs tax
____18. unearned income
____19. voluntary compliance
____20. zero bracket amount

(a) Taxpayer files returns without being told
(b) Amount of tax owed
(c) Income from sources other than service of taxpayer
(d) Tax on certain goods produced or sold within a country
(e) Income below which no tax is due
(f) Amount withheld from wages
(g) One for whom a taxpayer provides at least half the annual support
(h) Tax on imported items
(i) Charge placed on goods or services to raise money for governmental services
(j) Taxable income
(k) Agency which deals with collection of taxes
(l) Earnings of investments
(m) Tax law allowance for each individual
(n) Fee paid for the use of (borrowing) money
(o) Number used to identify individual on tax returns
(p) Money spent for approved items
(q) Lists of incomes and the tax due for each
(r) Money received for services of the taxpayer
(s) One's husband or wife
(t) Scale of taxation in which a higher tax rate is charged for higher income levels

UNIT II

INCOME TAX

INFORMATION SHEET 2--OUR FEDERAL TAX SYSTEM

I. Reasons tax money is needed and how the collection system developed

   A. Oliver Wendall Holmes, Jr., Justice of the U.S. Supreme Court, stated, "Taxes are what we pay for civilized society."

   B. Tax money is used to pay for governmental services, such as:

      1. Aid to education

      2. Conservation of natural resources

      3. Social Security and veteran's benefits

      4. Maintenance of the national defense system

      5. Regulation of the national banking and credit system

      6. Direction of medical research

   C. Development of the tax system

      1. Taxation and representation

         a. The American Revolution was largely brought about because the colonists had no voice in the taxes England imposed (taxation without representation).

         b. The Articles of Confederation did not give Congress the power to tax.

         c. The new constitution written at the Constitutional Convention in 1787 gave the federal government the power to tax.

         d. Since the people elect by popular vote the individuals in Congress who pass tax laws, the public has representation when decisions are made concerning taxes.

      2. Excise and custom taxes were the only taxes collected for almost a century.

         a. The excise tax was imposed only when needed, as during wars, and was repealed at other times.

         b. The customs tax was the only source of income to pay for the few government services.

3. Financial demands of the Civil War brought about new taxes in 1862 on:
    a. Personal income
    b. Estates
    c. Public utilities
    d. Liquor
    e. Tobacco
    f. Banks
    g. Insurance companies
    h. Railroads
4. The 1862 revenue-producing law also set up the first permanent tax collecting agency.
5. The income tax was declared to be unconstitutional because the Constitution prohibited direct taxes.
6. The Sixteenth Amendment was passed in 1909, giving Congress the power to levy income taxes.
    a. All bills for raising revenue must begin in the House of Representatives.
    b. The Bureau of Internal Revenue was reorganized in 1952 and is now the Internal Revenue Service, which processes income tax returns.
7. The Social Security Act was signed into law in 1935, establishing two insurance programs for retirement protection.
    a. Old age benefits
    b. Unemployment insurance
    c. Survivors' benefits

D. Responsibilities of the taxpayer

1. To pay a fair share, based on one's ability to pay.
2. To voluntarily comply with tax laws (voluntary compliance).
3. To compute one's own taxes annually.
4. To follow the pay-as-you-go system.

(NOTE: This is the regular deductions from a paycheck.)

II. The spending of federal taxes

A. The federal budget

1. The President sends Congress proposals for the upcoming fiscal year.

2. Congress accepts, modifies, or rejects all or parts of the proposed budget.
3. The budget is based on national priorities.
    a. The budget is a program plan for all the activities of the federal government.
    b. The most important programs usually receive first consideration and are funded first.

B. Public services provided for in the federal budget:
1. National defense
2. Veterans benefits and services
3. Income security
4. Transportation
5. Health
6. Education, training, employment, and social services
7. Net interests (savings bonds, etc.)
8. Other
    a. International affairs
    b. General science, space, and technology
    c. Energy
    d. Natural resources and environment
    e. Agriculture
    f. Community and regional development
    g. Administration of justice
    h. General government

C. Sources of federal income tax
1. Individual income taxes
2. Social Security insurance
3. Corporation income taxes
4. Borrowing
5. Excise taxes
6. Other taxes

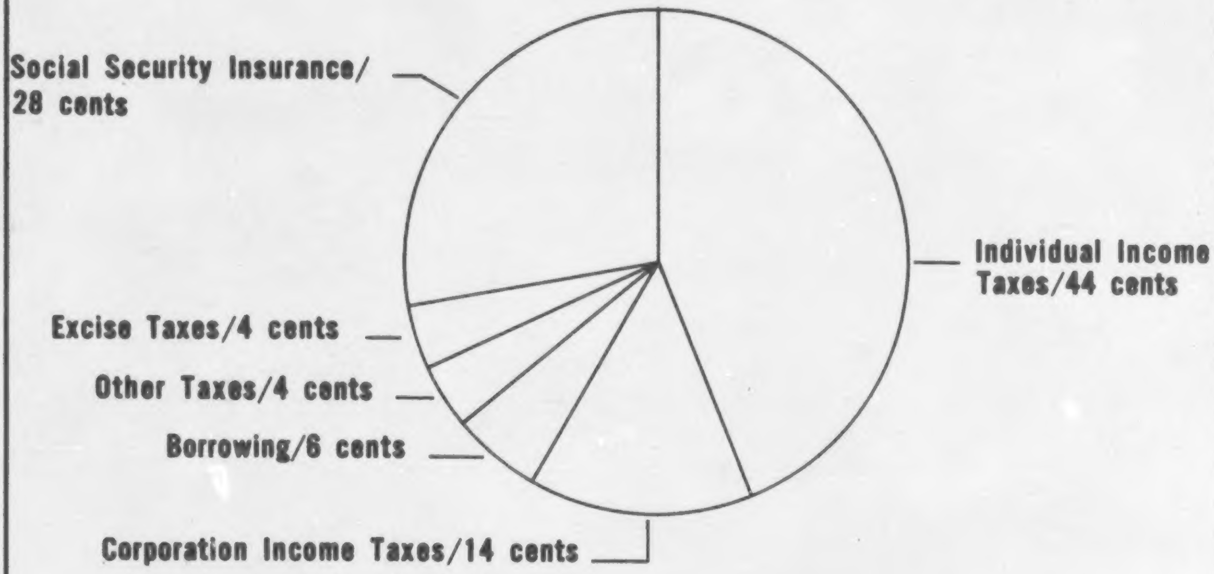
D. The federal debt
1. Bonds and other debt securities are sold to the public to finance budget deficits.

    (NOTE: In June, 1979, the federal debt held by the public was $632.2 billion.)
2. The federal government also sells bonds and securities to the governmental agencies.

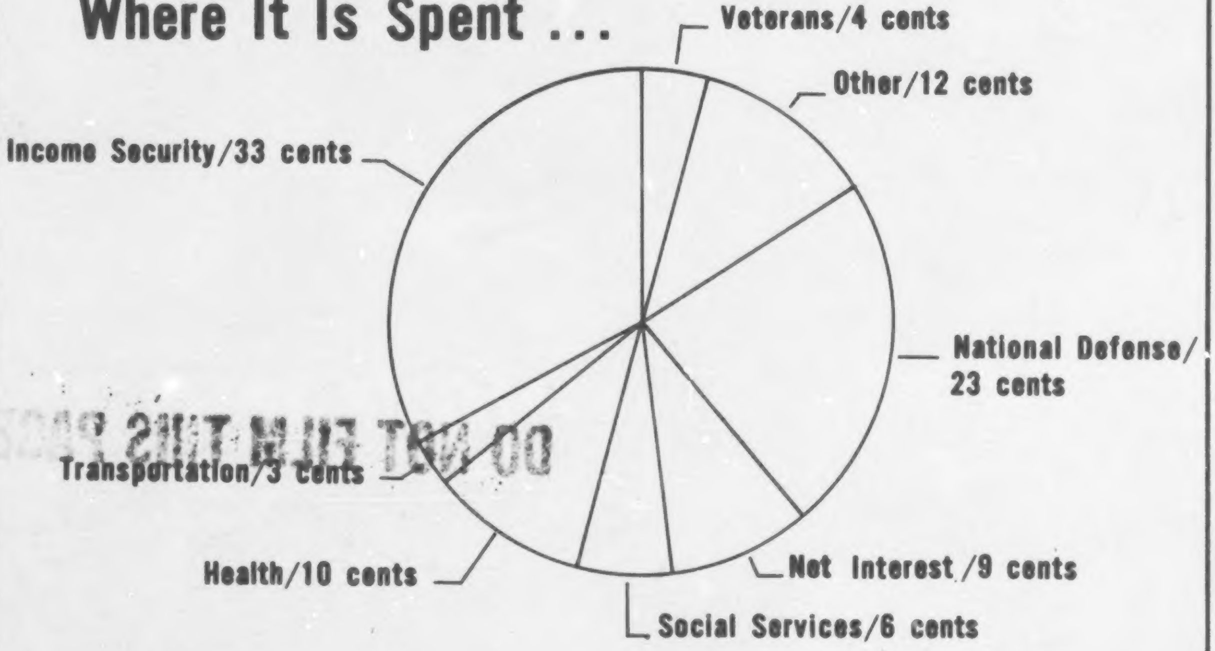
    (NOTE: This part making the total federal debt in 1979 $812.2 billion.)

THE GOVERNMENT DOLLAR

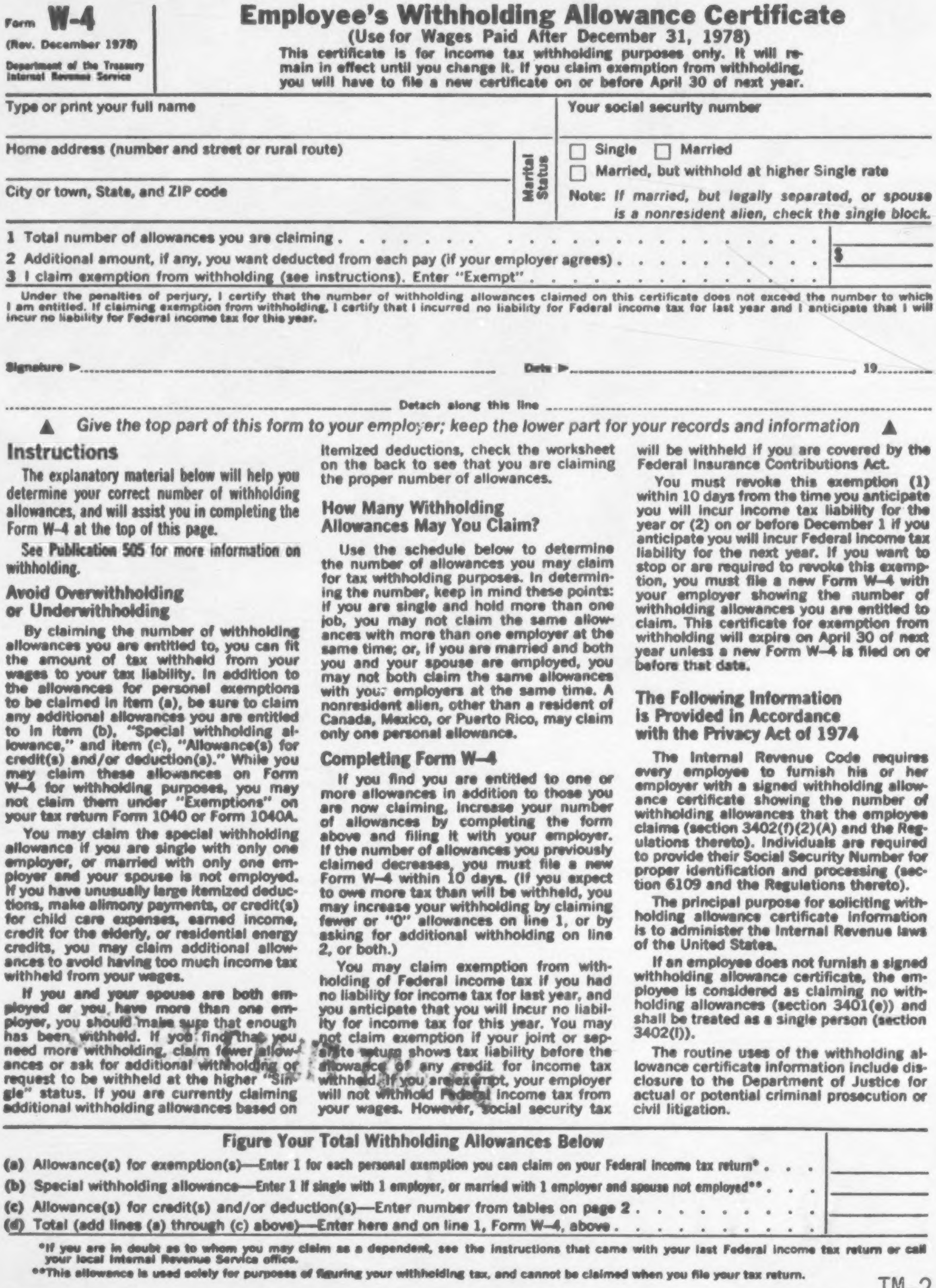
Where It Comes From ...



Where It Is Spent ...



THE W-4 FORM



Form **W-4**
(Rev. December 1978)
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

(Use for Wages Paid After December 31, 1978)

This certificate is for income tax withholding purposes only. It will remain in effect until you change it. If you claim exemption from withholding, you will have to file a new certificate on or before April 30 of next year.

Type or print your full name

Your social security number

Home address (number and street or rural route)

City or town, State, and ZIP code

Marital Status ☐ Single ☐ Married
☐ Married, but withhold at higher Single rate

Note: *If married, but legally separated, or spouse is a nonresident alien, check the single block.*

1 Total number of allowances you are claiming . . . . ________
2 Additional amount, if any, you want deducted from each pay (if your employer agrees) . . . . $________
3 I claim exemption from withholding (see instructions). Enter "Exempt" . . . .

Under the penalties of perjury, I certify that the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled. If claiming exemption from withholding, I certify that I incurred no liability for Federal income tax for last year and I anticipate that I will incur no liability for Federal income tax for this year.

Signature ▶.. Date ▶...................................., 19........

.... Detach along this line ....

▲ *Give the top part of this form to your employer; keep the lower part for your records and information* ▲

Instructions

The explanatory material below will help you determine your correct number of withholding allowances, and will assist you in completing the Form W-4 at the top of this page.

See **Publication 505** for more information on withholding.

Avoid Overwithholding or Underwithholding

By claiming the number of withholding allowances you are entitled to, you can fit the amount of tax withheld from your wages to your tax liability. In addition to the allowances for personal exemptions to be claimed in item (a), be sure to claim any additional allowances you are entitled to in item (b), "Special withholding allowance," and item (c), "Allowance(s) for credit(s) and/or deduction(s)." While you may claim these allowances on Form W-4 for withholding purposes, you may not claim them under "Exemptions" on your tax return Form 1040 or Form 1040A.

You may claim the special withholding allowance if you are single with only one employer, or married with only one employer and your spouse is not employed. If you have unusually large itemized deductions, make alimony payments, or credit(s) for child care expenses, earned income, credit for the elderly, or residential energy credits, you may claim additional allowances to avoid having too much income tax withheld from your wages.

If you and your spouse are both employed or you have more than one employer, you should make sure that enough has been withheld. If you find that you need more withholding, claim fewer allowances or ask for additional withholding or request to be withheld at the higher "Single" status. If you are currently claiming additional withholding allowances based on itemized deductions, check the worksheet on the back to see that you are claiming the proper number of allowances.

How Many Withholding Allowances May You Claim?

Use the schedule below to determine the number of allowances you may claim for tax withholding purposes. In determining the number, keep in mind these points: If you are single and hold more than one job, you may not claim the same allowances with more than one employer at the same time; or, if you are married and both you and your spouse are employed, you may not both claim the same allowances with your employers at the same time. A nonresident alien, other than a resident of Canada, Mexico, or Puerto Rico, may claim only one personal allowance.

Completing Form W-4

If you find you are entitled to one or more allowances in addition to those you are now claiming, increase your number of allowances by completing the form above and filing it with your employer. If the number of allowances you previously claimed decreases, you must file a new Form W-4 within 10 days. (If you expect to owe more tax than will be withheld, you may increase your withholding by claiming fewer or "0" allowances on line 1, or by asking for additional withholding on line 2, or both.)

You may claim exemption from withholding of Federal income tax if you had no liability for income tax for last year, and you anticipate that you will incur no liability for income tax for this year. You may not claim exemption if your joint or separate return shows tax liability before the allowance of any credit for income tax withheld. If you are exempt, your employer will not withhold Federal income tax from your wages. However, social security tax will be withheld if you are covered by the Federal Insurance Contributions Act.

You must revoke this exemption (1) within 10 days from the time you anticipate you will incur income tax liability for the year or (2) on or before December 1 if you anticipate you will incur Federal income tax liability for the next year. If you want to stop or are required to revoke this exemption, you must file a new Form W-4 with your employer showing the number of withholding allowances you are entitled to claim. This certificate for exemption from withholding will expire on April 30 of next year unless a new Form W-4 is filed on or before that date.

The Following Information is Provided in Accordance with the Privacy Act of 1974

The Internal Revenue Code requires every employee to furnish his or her employer with a signed withholding allowance certificate showing the number of withholding allowances that the employee claims (section 3402(f)(2)(A) and the Regulations thereto). Individuals are required to provide their Social Security Number for proper identification and processing (section 6109 and the Regulations thereto).

The principal purpose for soliciting withholding allowance certificate information is to administer the Internal Revenue laws of the United States.

If an employee does not furnish a signed withholding allowance certificate, the employee is considered as claiming no withholding allowances (section 3401(e)) and shall be treated as a single person (section 3402(l)).

The routine uses of the withholding allowance certificate information include disclosure to the Department of Justice for actual or potential criminal prosecution or civil litigation.

Figure Your Total Withholding Allowances Below

(a) Allowance(s) for exemption(s)—Enter 1 for each personal exemption you can claim on your Federal income tax return* . . . ________
(b) Special withholding allowance—Enter 1 if single with 1 employer, or married with 1 employer and spouse not employed** . . . ________
(c) Allowance(s) for credit(s) and/or deduction(s)—Enter number from tables on page 2 . . . . ________
(d) Total (add lines (a) through (c) above)—Enter here and on line 1, Form W-4, above . . . .

*If you are in doubt as to whom you may claim as a dependent, see the instructions that came with your last Federal income tax return or call your local Internal Revenue Service office.

**This allowance is used solely for purposes of figuring your withholding tax, and cannot be claimed when you file your tax return.

TABLE A.—Table for Determining Number of Withholding Allowances Based on Tax Credits

Figure the number of additional withholding allowances for the amount of tax credits for child care expenses, earned income credit, credit for the elderly, or residential energy credits, from the appropriate column (see line (c) on other side). For an explanation of these credits, see the Instructions for Form 1040.
Note: *Watch for announcements that could affect the number of withholding allowances you may claim.*

Allowances ▶	0	1		2		3		4		5		6	
Estimated salaries and wages from all sources:	If the amount of estimated tax credits is:												
	Under	At least	But less than	At least	But less than	At least	But less than	At least	But less than	At least	But less than	At least	But less than
Part I	**Single Employees**												
Under $5,000	No additional allowances												
5,000–15,000	250	250	500	500	700	700	900	900 or more					
15,001–25,000	350	350	700	700	1,000	1,000 or more							
25,001–35,000	550	550	950	950 or more									
Part II	**Head of Household Employees**												
Under $5,000	No additional allowances												
5,000–20,000	150	150	400	400	650	650	900	900 or more					
20,001–35,000	1	1	300	300	650	650	1,000	1,000 or more					
35,001–45,000	450	450	850	850 or more									
Part III	**Married Employees (When Spouse is Not Employed)**												
Under $8,000	No additional allowances												
8,000–15,000	200	200	350	350	500	500	700	700	800	800	950	950 or more	
15,001–25,000	250	250	500	500	700	700	950	950 or more					
25,001–35,000	300	300	650	650	950	950 or more							
35,001–45,000	650	650	1,050	1,050 or more									
Part IV	**Married Employees (When Both Spouses are Employed)**												
Under $8,000	No additional allowances												
8,000–15,000	250	250	400	400	450	450 or more							
15,001–25,000	550	550	800	800	950	950 or more							

How to Use Table A

1 Find your filing status under Part I, II, III, or IV.
2 Using your filing status, find your estimated salaries and wages in the left column.
3 Read the shaded amounts to the right until you get to the amount of your estimated tax credits.
4 Look to the top of the column to find the number of allowances you may take for your estimated tax credits.
5 Enter this number on page 1, line (c), together with the number of allowances from Table B for itemized deductions, and alimony payments.

Example: *A taxpayer who expects to file a Federal income tax return as a* **single** *person estimates annual wages of $12,000 and tax credits of $650. The taxpayer uses Part I for single employees. The $12,000 falls in the wage bracket of $5,000 to 15,000 in the left column. Reading in the shaded area to the right, $650 falls within the estimated tax credits bracket of At least 500 But less than 700. Looking to the top of the column, the taxpayer finds that 2 allowances are permitted. The taxpayer adds "2" to the number of any allowances from Table B below and enters the total on page 1, line (c).*

TABLE B.—Table, for Determining Number of Withholding Allowances Based on Itemized Deductions and Alimony Payments, if Any*

Estimated salaries and wages from all sources:	Column (A) Single Employees (only one job)	Column (B) Married Employees (one spouse working and one job only)	Column (C) Married Employees (both spouses working or employees with more than one job)
Under $10,000	$2,800	$3,900	$4,000
10,000–30,000	2,800	3,900	5,800
30,001–40,000	3,500	3,900	8,000
Over $40,000	15% of estimated salaries and wages	13% of estimated salaries and wages	23% of estimated salaries and wages

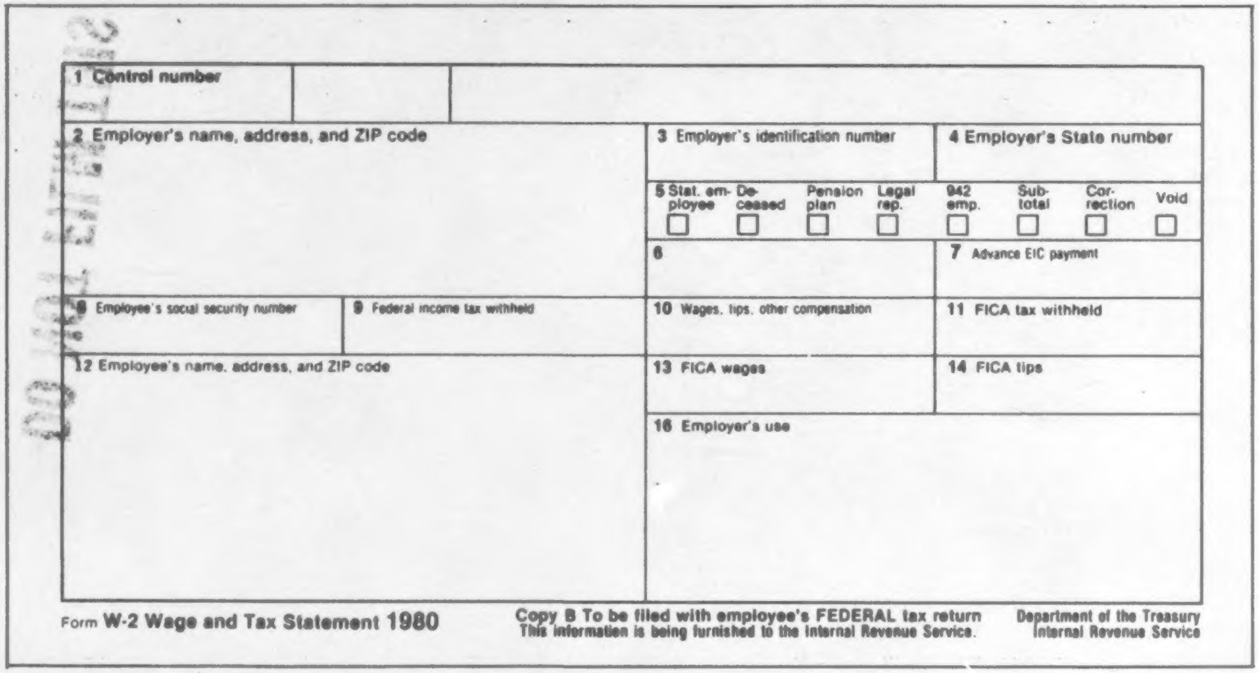
*If you are paying alimony but will not itemize deductions, figure the number of withholding allowances by dividing the estimated alimony payments by $1,000 (round off fractions to the nearest whole number) and enter on page 1, line (c).

How to Use Table B

1 Enter the amount of your estimated itemized deductions, including alimony payments, for the year . . . . . . ______
2 Find your total estimated salary and wage amount in the left column. Read to the right and enter the amount from column (A), (B), or (C) for your filing status . . . . ______
3 Subtract line 2 from line 1 . . . . ______
4 Divide the amount on line 3 by $1,000. Enter here and on page 1, line (c) together with the number of any allowances for tax credits from Table A, above. (Round off fractions to the nearest whole number.) . . . . . ______

☆ U.S. GOVERNMENT PRINTING OFFICE : 19[illegible]—O-263-299 58-040-1110

THE W-2 FORM



1 Control number		

2 Employer's name, address, and ZIP code	3 Employer's identification number	4 Employer's State number
	5 Stat. employee ☐ Deceased ☐ Pension plan ☐ Legal rep. ☐ 942 emp. ☐ Subtotal ☐ Correction ☐ Void ☐	
	6	7 Advance EIC payment

8 Employee's social security number	9 Federal income tax withheld	10 Wages, tips, other compensation	11 FICA tax withheld
12 Employee's name, address, and ZIP code		13 FICA wages	14 FICA tips
		16 Employer's use	

Form **W-2 Wage and Tax Statement 1980**

Copy B To be filed with employee's FEDERAL tax return
This information is being furnished to the Internal Revenue Service.

Department of the Treasury
Internal Revenue Service

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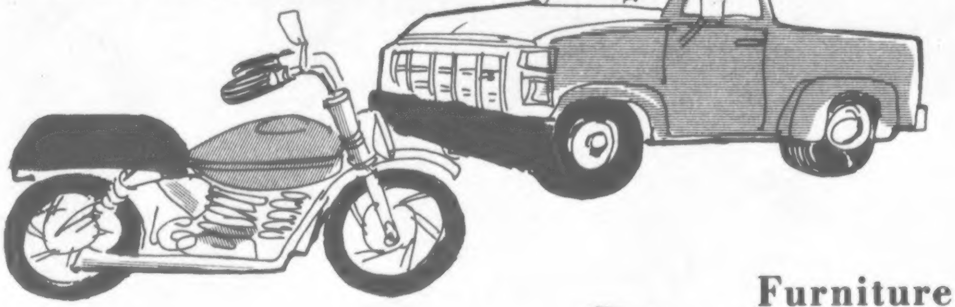
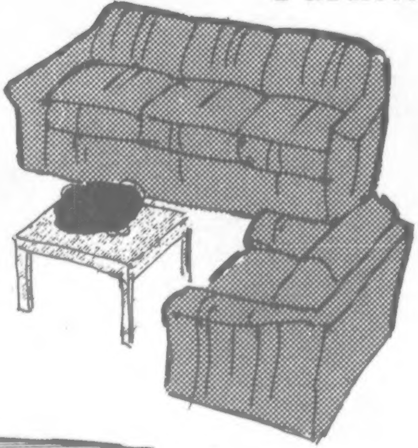
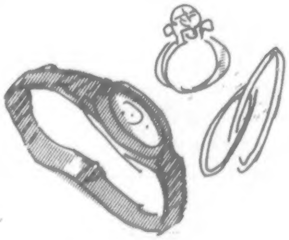
TYPES OF PERSONAL PROPERTY

Motor Vehicles

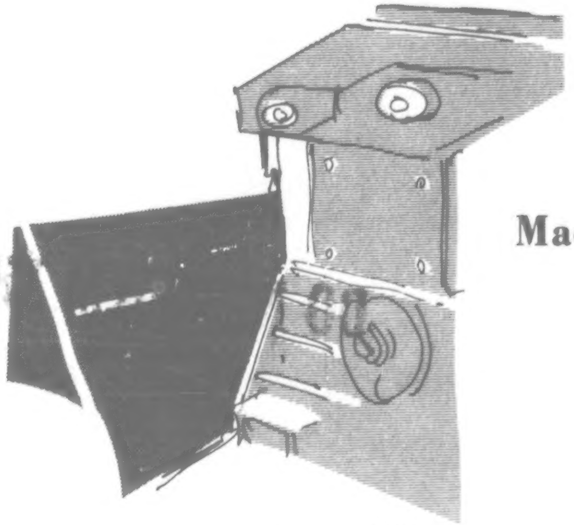


Furniture





Jewelry



Machinery

UNIT II

INCOME TAX

TEST PART 2

1. Choose the word from the list provided that will properly complete each of the following sentences.

constitution
House of Representatives
income
not give
tax
Internal Revenue Service
suctoms
Sixteenth

Civil
representation
eleventh
allow
articles
laws
Senate

a. ____________ money is used to pay the bills for governmental services.

b. Excise and ________ taxes were the only two taxes collected in the nation's early history.

c. The Articles of Confederation did _______ give Congress the power to tax.

d. The new ___________ written in 1787 gave Congress limited tax powers.

e. Since the people elect the Congressmen who pass tax laws, we have taxation with _________________.

f. Financial demands of the ____________ War brought about new taxes in 1862.

g. The ____________ tax was declared to be unconstitutional after the Civil War.

h. The ____________ Amendment gave Congress the power to levy personal taxes.

i. All revenue bills must begin in the _______________________.

j. In 1952, the agency which was to become the ________________ ______________ _____________ was organized.

2. Place a check "√" by the statements that provide true information about the federal budget.

_____ a. The President alone decides what the budget will be.

_____ b. Congress must approve the budget proposed by the President.

_____ c. Congress can change the budget.

_____ d. The budget is a program plan for the activities of the federal government.

_____ e. National defense and income security receive the most federal funds.

_____ f. No federal funds are spent on education.

_____ g. Health is the third highest expenditure.

_____ h. Individual income taxes are the highest source of revenue for the federal government.

_____ i. The federal government does not have to borrow money.

_____ j. The total federal debt in 1979 was over $800 billion.

UNIT II

INCOME TAX

INFORMATION SHEET 3--COMPLETING A FEDERAL INCOME TAX RETURN

I. Forms needed to complete a report of federal taxes and personal income

  A. Form W-4--Employer's Withholding Allowance Certificate

    1. This form tells your employer how many dependents you wish to claim.

    2. The number of dependents you claim tells your employer how much money to withhold from your salary.

    3. You cannot claim someone as a dependent (exemption) if he/she is being claimed by someone else.

      a. The only exception to this rule is made for students.

      b. A student and his/her parent may both claim an exemption (for the student) if all the other dependent guidelines are met.

    4. A special withholding allowance may be claimed again if the set guidelines are met.

    5. A Form W-4 must be completed for every employer for whom you work or for any change made in exemptions.

      a. A new W-4 must be completed within 10 days of any change.

      b. It is the employee's responsibility to request the new form.

  B. Form W-2--Wage and Tax Statement

    1. This form is completed at the end of each tax year (January 1 through December 31) by the employer for each employee who is or has been employed at any time during the year.

    2. The employee must be sent a W-2 form by each employer for whom he/she worked during the year.

       (NOTE: Law states that the employer should send or must make available the form before January 31.)

    3. The W-2 contains the following information which the employee must have to complete the tax return.

      a. Employer's identification number, name, and address

b. The amount of federal income tax withheld from the employee's pay.

c. The total amount of wages tips, or other pay received from the employer during the year.

d. The total amount of FICA wages.

e. The amount of state or local tax withheld during the year.

4. Copy B of the W-2 form is attached to the income tax return which the taxpayer sends to the IRS.

C. U.S. Individual Tax Return

1. Form 1040A

a. This is the simpler form and the one each individual should use if there are not enough deductions to use Form 1040.

b. Persons who choose this form take the standard deductions already figured in the tax tables.

c. Certain guidelines must be met if this form is used.

(1) all income must have come from wages, salaries, tips, or any such earned income, and

(2) no more than $400 may have been received in interest or dividends (at present rate).

2. Form 1040

a. This more detailed form is used by taxpayers for two reasons:

(1) to report income that cannot be reported on Form 1040A.

(2) to claim deductions or credits that cannot be claimed on Form 1040A.

b. Form 1040 is very similar to Form 1040A, but requires more information to be provided.

c. Examples of the kinds of income that cannot be reported on Form 1040A, but only on the 1040:

(1) money received as prizes, awards, lottery winnings, etc.

(2) capital gains

EXAMPLE: Income from the sale of a house or land

(3) Interest or dividend income over $400 (at present rate)

(4) alimony

(5) unemployment compensation

a. Some deductions or credits cannot be claimed on Form 1040A, but only on Form 1040.

(1) medical expenses

(2) taxes

(a) state and local income

(b) real estate

(c) general sales tax

(d) personal property tax

(3) interest paid

(4) charitable contributions

(5) casualty or theft losses

(6) miscellaneous deductions

(a) union dues

(b) tools or equipment used on the job

(c) expenses made in looking for new employment

(d) education expenses of improving the skills required by the present job

E. Additional schedules completed by the taxpayer to support information or figures reported on Form 1040.

(NOTE: Income-averaging schedules may be filed if a taxpayer's income changes by a large amount from year to year.)

1. Schedule A and B--Itemizes deductions, such as dividend and interest income.

2. Schedule D--Lists capital gains and losses.

3. Schedule E--Identifies supplemental income.

4. Schedule R--Includes credit for the elderly.

5. Schedule G--Shows figures used in income averaging.

6. Form 2441--Identifies expenses for child care.

F. Form 1040-ES, Declaration of Estimate taxes--must be filed by taxpayers who receive income of over $500 from which no tax is withheld.

II. Guidelines that determine who must file a federal income tax return and the filing status to be chosen.

A. Filing status

1. A taxpayer who has not been married during the reporting year and has no dependents must file as a "single."

2. Married couples have a choice of filing status:

   a. A joint return--Both incomes and both sets of credits and deductions are filed together.

   b. Separate returns--Each spouse reports individually.

B. Gross income

1. A tax return must be filed by individuals who receive taxable income more than the following amounts:

   (NOTE: These amounts are for 1980 and are subject to change.)

   a. Single--$3,300
   b. Single 65 or over--$4,300
   c. Married, filing joint return--$5,400
   d. Married, filing joint return, one spouse age 65 or over--$6,400
   e. Married, filing joint return, both spouses 65 or over--$7,400
   f. Married, filing separate return--$1,000
   g. Surviving spouse with dependent child--$4,400

2. A return must also be filed if the following three requirements apply:

   a. Tips are received from which social security is not withheld.

   b. Self-employment income of $400 or more is received.

   c. Unearned income, such as interest, of $1,000 or more, is received by a dependent child who is claimed by a parent.

C. Additional reasons why an individual should file a return:

1. Overpayment of income tax--When refund is due, a return must be filed to request the refund.

2. Overpayment of FICA tax (Social Security)--It will be refunded only if a return is filed.

3. Eligibility for earned income credit.

III. Allowable exemptions and deductions that may be claimed.

- A. Each exemption that a taxpayer is allowed reduces his/her income by $1,000 (in 1980).
- B. There are two kinds of exemptions:
    - 1. Personal exemptions
        - a. Self
        - b. Spouse
        - c. A taxpayer or spouse aged 65 or over may claim an additional personal exemption.
        - d. A taxpayer or spouse who is blind may claim an additional personal exemption.
    - 2. Dependency exemptions--Each dependent must meet these five tests:
        - a. Support test--More than one-half of a dependent's support during the year must be provided by the taxpayer.
        - b. Gross income test--Dependent earned less than $1,000 (unless under 19 or a student).
        - c. Member of household or relationship test--If a person lived with you for the entire year, even if unrelated, the person may be claimed as an exemption if he/she did not file a return.
        - d. Citizenship test--The person must be a U.S. citizen or resident of the U.S., Canada, or Mexico for some part of the year to claim an exemption.
        - e. Joint return test--A joint return must be filed to claim a spouse as an exemption.

TYPES OF SCHEDULES

SCHEDULE A & B

Itemized Deductions/Dividend
and Interest Income

SCHEDULE D

Capital Gains & Losses

SCHEDULE E

Income Supplemental

SCHEDULE R

Credit for the Elderly

SCHEDULE G

Income Averaging

FORM 2441

Credit for
Child Care Expense

INCOME AVERAGING QUALIFICATIONS

INCOME AVERAGING HELPS SPREAD YOUR TAXES BETWEEN A LOW INCOME YEAR AND A HIGH INCOME YEAR

1977	1978	1979	1980
$3,000	$4,500	$7,000	$20,000
HIGH SCHOOL STUDENT WITH PAPER ROUTE	HIGH SCHOOL STUDENT WORKING PART-TIME	COLLEGE STUDENT WORKING PART-TIME	GRADUATE WITH A FULL TIME JOB

INCOME TAX

ASSIGNMENT SHEET 2--FIGURING YOUR TAXES

Directions: Using the income tax tables shown below, a $14.40 exemption allowance per person and a rate of 6.13% withholdings for Social Security, figure the net earnings for each worker's situation described below. Show your work and circle your answer.

SINGLE person—including head of household:

If the amount of wages is:		*The amount of income tax to be withheld shall be:*	
Not over $25		0	
Over—	But not over—		of excess over—
$25	—$67	16%	—$25
$67	—$115	$6.72 plus 20%	—$67
$115	—$183	$16.32 plus 23%	—$115
$183	—$240	$31.96 plus 21%	—$183
$240	—$279	$43.93 plus 26%	—$240
$279	—$346	$54.07 plus 30%	—$279
$346		$74.17 plus 36%	—$346

MARRIED person—

If the amount of wages is:		*The amount of income tax to be withheld shall be:*	
Not over $48		0	
Over—	But not over—		of excess over—
$48	—$96	17%	—$48
$96	—$173	$8.16 plus 20%	—$96
$173	—$264	$23.56 plus 17%	—$173
$264	—$346	$39.03 plus 25%	—$264
$346	—$433	$59.53 plus 28%	—$346
$433	—$500	$83.89 plus 32%	—$433
$500		$105.33 plus 36%	—$500

A. Tonna earns $90 a week working as a service station attendant. She is married and has one child, so she claims three dependents. What is her net weekly pay?

B. Johnny works 30 hours a week as a stock clerk in a dry goods store. He claims one exemption on the W-4 form. Figure his net earnings after taxes if his weekly salary is $115.

C. Elaine earns $225 per week working as a machine operator. She is single but has her mother and younger sister living with her. She claims three exemptions since she is the only member of the household that is working. Figure the net earnings after both Social Security and income taxes are withheld.

D. Frances earns $4.15 an hour and works an average of 50 hours a week. She can claim four exemptions. What will she take home after income taxes, social security, and a $17.55 insurance deductions are withheld?

E. Jeff makes $185 per week as a stable hand. The employer pays his social security and insurance. He can claim one dependent. What would the net pay be after tax deductions?

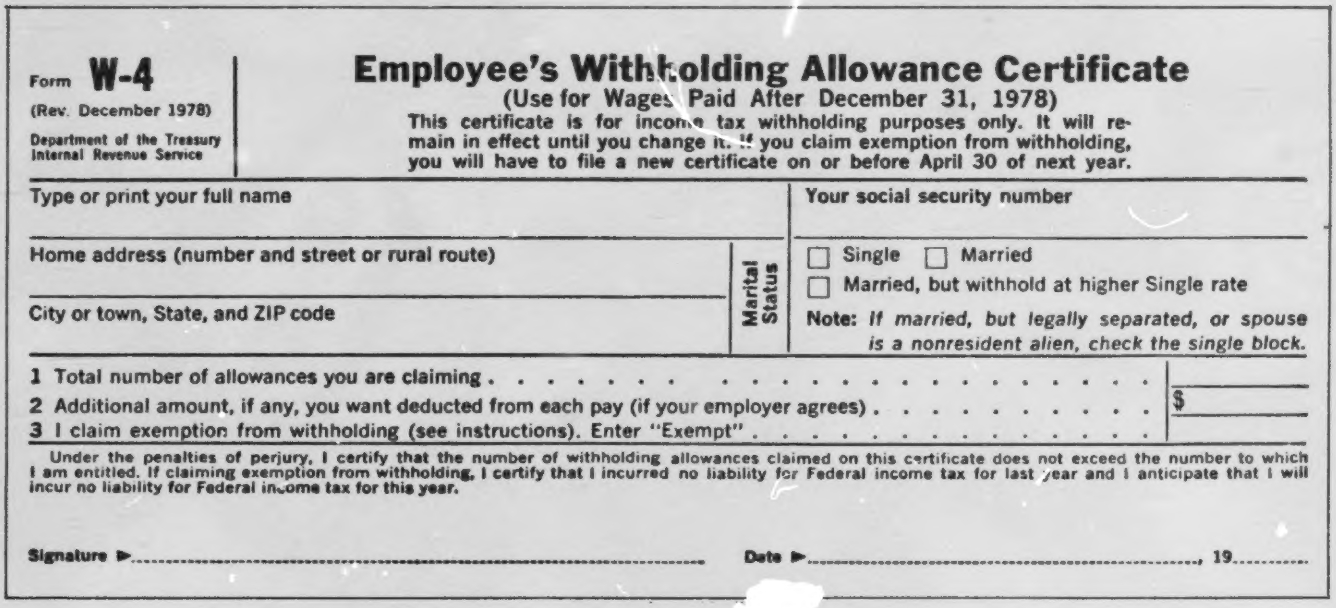
UNIT II

INCOME TAX

ASSIGNMENT SHEET 3--COMPLETING THE W-4 WITHHOLDING CERTIFICATE

Directions: Complete the withholding allowance certificates below. Read the notes for each instance.

A. Fill in the W-4 form with information about yourself as a single person.



Form **W-4**
(Rev. December 1978)
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate
(Use for Wages Paid After December 31, 1978)
This certificate is for income tax withholding purposes only. It will remain in effect until you change it. If you claim exemption from withholding, you will have to file a new certificate on or before April 30 of next year.

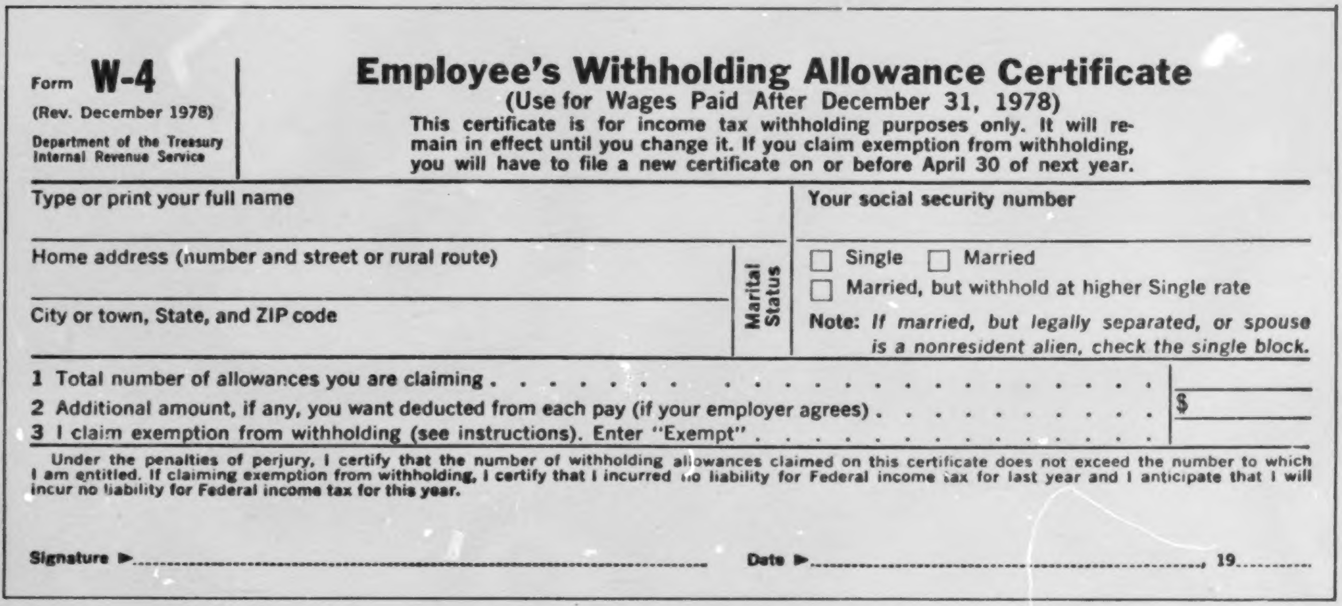
Type or print your full name
Your social security number
Home address (number and street or rural route)
City or town, State, and ZIP code
Marital Status
☐ Single ☐ Married
☐ Married, but withhold at higher Single rate
Note: *If married, but legally separated, or spouse is a nonresident alien, check the single block.*

1 Total number of allowances you are claiming . . . .
2 Additional amount, if any, you want deducted from each pay (if your employer agrees) . . . . $
3 I claim exemption from withholding (see instructions). Enter "Exempt" . . . .

Under the penalties of perjury, I certify that the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled. If claiming exemption from withholding, I certify that I incurred no liability for Federal income tax for last year and I anticipate that I will incur no liability for Federal income tax for this year.

Signature ►.. Date ►.................................., 19.........

B. Fill in the W-4 form with information about yourself as a married person.



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This certificate is for income tax withholding purposes only. It will remain in effect until you change it. If you claim exemption from withholding, you will have to file a new certificate on or before April 30 of next year.

Type or print your full name
Your social security number
Home address (number and street or rural route)
City or town, State, and ZIP code
Marital Status
☐ Single ☐ Married
☐ Married, but withhold at higher Single rate
Note: *If married, but legally separated, or spouse is a nonresident alien, check the single block.*

1 Total number of allowances you are claiming . . . .
2 Additional amount, if any, you want deducted from each pay (if your employer agrees) . . . . $
3 I claim exemption from withholding (see instructions). Enter "Exempt" . . . .

Under the penalties of perjury, I certify that the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled. If claiming exemption from withholding, I certify that I incurred no liability for Federal income tax for last year and I anticipate that I will incur no liability for Federal income tax for this year.

Signature ►.. Date ►.................................., 19.........

C. Fill in the W-4 form with the same information but as a married person with one child. Your spouse works and is completing a W-4 showing one exemption.

Form **W-4**
(Rev. December 1978)
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

(Use for Wages Paid After December 31, 1978)

This certificate is for income tax withholding purposes only. It will remain in effect until you change it. If you claim exemption from withholding, you will have to file a new certificate on or before April 30 of next year.

Type or print your full name		Your social security number
Home address (number and street or rural route)	Marital Status	☐ Single ☐ Married ☐ Married, but withhold at higher Single rate
City or town, State, and ZIP code		**Note:** *If married, but legally separated, or spouse is a nonresident alien, check the single block.*

1 Total number of allowances you are claiming . . . . ______

2 Additional amount, if any, you want deducted from each pay (if your employer agrees) . . . . $______

3 I claim exemption from withholding (see instructions). Enter "Exempt" . . . . ______

Under the penalties of perjury, I certify that the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled. If claiming exemption from withholding, I certify that I incurred no liability for Federal income tax for last year and I anticipate that I will incur no liability for Federal income tax for this year.

Signature ► ______________________ **Date ►** ______________________, 19______

UNIT II

INCOME TAX

ASSIGNMENT SHEET 4--IDENTIFYING DEDUCTIBLES

Directions: Identify which items listed below are allowed "deductibles" on an itemized federal income tax return. Check the correct block "Yes" or "No" to the right of each statement.

IDENTIFY THE DEDUCTIBLES BELOW	Yes	No
A. Church service "offerings"		
B. Gifts to a social club		
C. Mortgage interest		
D. Sales taxes		
E. Membership dues for a civic organization		
F. Personal property taxes		
G. Driver's license fees		
H. Social security taxes		
I. Losses on money in a stolen wallet		
J. Losses on a stolen bicycle		
K. Losses on a fire-damaged home		
L. Membership dues for your professional organization		
M. Accidental losses of cash		
N. Hunting license fees		
O. Medical expenses over 3% of income		
P. Employment agency fees to obtain a job		
Q. Tax council fees to prepare tax forms		
R. Child care during work hours		
S. Cost of required employment uniforms		
T. Safety deposit box fees		
U. Travel to and from your regular job		
V. Travel to and from a second job		
W. Donations to Goodwill or other charitable organizations		
X. Expenses of a 100-mile move related to a job change		
Y. Expenses of a 10-mile move		

UNIT II

INCOME TAX

ASSIGNMENT SHEET 5--COMPLETING THE FORM 1040A

Directions: Using the check points below, complete the form 1040A on the following page.

A. Make sure you write on the correct lines.

B. Give your complete name and address.

C. Check your Work Record or a W-2 form for your correct annual salary.

(NOTE: You may also total your salary check stubs for January 1 through December 31.)

D. Make sure you claim all qualified dependents.

E. Check with your bank or places you have savings for an accurate figure of interest you have received if you did not receive a notice.

F. Total the contributions you have made for political campaigns.

(NOTE: Don't forget the $1 at the top of the form.)

G. Double check all math.

H. Decide if you want the IRS to figure your tax.

I. Make sure you have signed and dated the form.

(NOTE: If you have a spouse, the signature will go below yours if you are filing jointly.)

J. Be sure you included your Social Security number.

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Form **1040A** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return **1980**

Use IRS label. Otherwise, print or type.

First name and initial (if joint return, give first names and initials of both) | Last name | Your social security number

Present home address (Number and street, including apartment number, or rural route)

For Privacy Act Notice, see page 9 of Instructions.

Spouse's social security no.

City, town or post office, State and ZIP code

Occupation Yours ▶
Spouse's ▶

Presidential Election Campaign Fund ▶ Do you want $1 to go to this fund? . . . . ☐ Yes ☐ No
If joint return, does your spouse want $1 to go to this fund? ☐ Yes ☐ No

Note: *Checking "Yes" will not increase your tax or reduce your refund.*

Filing Status

Check Only One Box

1 ☐ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separately. If spouse is also filing, give spouse's social security number in the space above and enter full name here ▶
4 ☐ Unmarried Head of Household. Enter qualifying name ▶ . See page 6 of Instructions.

Exemptions

Always check the "Yourself" box. Check other boxes if they apply.

5a ☐ Yourself ☐ 65 or over ☐ Blind
b ☐ Spouse ☐ 65 or over ☐ Blind

Enter number of boxes checked on 5a and b ▶ ☐

c First names of your dependent children who lived with you ▶

Enter number of children listed ▶ ☐

d Other dependents: (1) Name	(2) Relationship	(3) Number of months lived in your home.	(4) Did dependent have income of $750 or more?	(5) Did you provide more than one-half of dependent's support?

Enter number of other dependents ▶ ☐

6 Total number of exemptions claimed . . . .

Add numbers entered in boxes above ▶ ☐

Please Attach Copy B of Forms W-2 Here

7 Wages, salaries, tips, and other employee compensation. (Attach Forms W-2. If unavailable, see page 11 of Instructions)	7	
8 Interest income (see page 4 of Instructions)	8	
9a Dividends .... 9b Less exclusion .... Balance ▶ (See pages 4 and 11 of Instructions)	9c	
10 Adjusted gross income (add lines 7, 8, and 9c). If under $8,000, see page 2 of Instructions on "Earned Income Credit." If eligible, enter child's name ▶	10	

11a Credit for contributions to candidates for public office. Enter one-half of amount paid but do not enter more than $25 ($50 if joint return)	11a	

IF YOU WANT IRS TO FIGURE YOUR TAX, PLEASE STOP HERE AND SIGN BELOW.

b Total Federal income tax withheld (if line 7 is larger than $16,500, see page 12 of Instructions)	11b	
c Earned income credit (from page 2 of Instructions)	11c	

Please Attach Check or Money Order Here

12 Total (add lines 11a, b, and c)	12	
13 Tax on the amount on line 10. (See Instructions for line 13 on page 12, then find your tax in Tax Tables on pages 14–25.)	13	
14 If line 12 is larger than line 13, enter amount to be **REFUNDED TO YOU** . . . . ▶	14	
15 If line 13 is larger than line 12, enter **BALANCE DUE.** Attach check or money order for full amount payable to "Internal Revenue Service." Write social security number on check or money order . . ▶	15	

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Please Sign

▶ Your signature Date

▶ Spouse's signature (if filing jointly, BOTH must sign even if only one had income)

▶ Paid preparer's signature and identifying number (see instructions)

▶ Paid preparer's address (or employer's name, address, and identifying number)

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UNIT II

INCOME TAX

TEST PART 3

1. Point out the type of tax form described in each statement below by writing W-4, W-2, 1040A or 1040 to the left of each statement in the space provided.

_____a. Tells your employer how much tax to withhold.

_____b. Allows taxpayers to claim more types of deductions.

_____c. Allows reporting of payments received for alimony.

_____d. Gives the employee a record of the amount of earnings for the tax year.

_____e. Provides the simplest tax return to complete.

_____f. Includes information every new employee must give employer.

_____g. Must be mailed with the taxpayer's tax return form.

_____h. Requires reporting of earned income and no more than $400 in dividends.

_____i. Allows taxpayer to report deductions such as interest paid, medical expenses and charitable contributions.

_____j. Provides information which supports the taxpayer's claims on the tax return.

2. Identify the individuals who must file tax returns, and proper filing status in each of the following statements. Write TRUE or FALSE in the blanks at the left.

__________a. All citizens must file a tax return, regardless of how much money they earned.

__________b. An unmarried taxpayer's filing status is single.

__________c. Married couples must file a joint return.

__________d. A taxpayer must file a return to receive a refund.

__________e. A taxpayer who is eligible for an earned income credit must file a return.

__________f. A dependent child does not ever have to file a return.

__________g. Self-employment income of $400 or more must be reported by filing a tax return.

__________h. A married person may file a return claiming only his or her facts.

__________i. An individual can receive a refund of overpaid FICA taxes by writing and asking for them.

__________j. A single individual does not owe any tax if he or she earned less than $3,300 during the tax year.

3. Complete each of the following statements with the correct word/ words.

a. There are _________ tests for dependency exemptions.

b. There are four personal exemptions. They are:

(1)

(2)

(3)

(4)

c. Each exemption a taxpayer can claim is worth _________ to him/her.

d. List three dependency tests:

(1)

(2)

(3)

UNIT III

YOU AND THE LAW

UNIT OBJECTIVE

After completing this unit, the student will be able to use the correct terminology when explaining how the types of laws are created and changed, how they relate to each individual situation. Also the student will be able to explain how to get the assistance of a lawyer, why they would need assistance, and the financial arrangements for legal expense. This knowledge will be evidenced through demonstration and by satisfactorily completing a unit test.

SPECIFIC OBJECTIVES

After completing this unit, the student will be able to:

1. Match the terms associated with law to the correct definition.
2. Explain the legal system of the U.S.
3. Discuss the types of laws, how they relate to the public, and how they are changed.
4. Point out how the legal system can help or affect you.

UNIT III

YOU AND THE LAW

NOTES TO THE COORDINATOR

I. Objective sheet

   A. Discuss the unit objective with the students.

   B. Discuss each specific objective.

   C. Have the students complete the objectives in a sequence best suited to your classroom.

   D. Add any objectives necessary to fully meet the needs of the unit and the students.

II. Information and assignment sheets

   A. INFORMATION SHEET 1--TERMS AND DEFINITIONS

      1. Invite a lawyer or a representative of the law to come to the class to explain the terms.

      2. Have spelling drills on the terms.

      3. Have the students make crossword puzzles from the legal terms.

      4. Have the students pretend to be lawyers, judges, etc. and make short speeches before the class using at least five terms correctly.

      5. Use the following assignment sheets to reinforce this area of information.

         a. ASSIGNMENT SHEET 1--WORD SEARCH OF LEGAL TERMS

         b. ASSIGNMENT SHEET 2--UNSCRAMBLE THESE TERMS

   B. INFORMATION SHEET 2--UNDERSTANDING THE LEGAL SYSTEM

      1. Take the class to visit a court while a trial is being conducted.

      2. Have the students role play a trial situation.

      3. Ask the students to discuss what problems would arise if one tried to live without a legal system.

      4. Have the students look through newspapers for articles concerning the legal system.

5. Use TRANSPARENCY 1--THE COURT SYSTEM to promote classroom discussion.

6. Use the following assignments sheets to reinforce this area of information.

    a. ASSIGNMENT SHEET 3--DECODE THE COURT SYSTEM

        (NOTE: Have the students make up questions or statements of their own using the code.)

    b. ASSIGNMENT SHEET 4--ROLE-PLAY A LEGAL SITUATION

        (NOTE: Have the students role-play the situation again and reverse the verdict.)

C. INFORMATION SHEET 3--THE DIFFERENT KINDS OF LAWS

1. Encourage students to call a law enforcement agency, legal aid, or some source and get examples of sentences that may be assessed for different crimes (can be done as groups).

2. Have students list ways in which their individual rights could be denied or abused.

3. Have the students list ways they can or have abused the rights of others.

4. Have students look through a newspaper and find stories about events that could result in some kind of legal action and have them identify what kind of law could be involved.

5. Divide the students into small groups and have them make a set of laws for the students in their school to follow.

    (NOTE: Have each group explain to the class how they decided on their set of roles.)

6. Use the following transparencies to promote classroom discussion.

    a. TRANSPARENCY 2--LAWS YOU LIVE BY

    b. TRANSPARENCY 3--LAW IS .....

    c. TRANSPARENCY 4--PROCEDURES IN CRIMINAL LAW

7. Use the following assignment sheets to reinforce this area of information.

    a. ASSIGNMENT SHEET 5--WHAT RULES WILL YOU MAKE

    b. ASSIGNMENT SHEET 6--HOW LAWS AFFECT YOU

D. INFORMATION SHEET 4--HOW THE LEGAL SYSTEM AFFECTS YOU

1. Have the students discuss ways they can participate in the legal system.
2. Have a lawyer speak with the class on ways a lawyer can help citizens on legal and financial matters.
3. Use ASSIGNMENT SHEET 7--HOW MUCH DO YOU KNOW ABOUT VOTING to reinforce this area of information.
4. Discuss in class situations when the students might be in need of a lawyer.
5. Discuss what to do if a student is stopped by a police-officer.

III. Answers to assignment sheets

A. Some of the assignment sheets will vary according to training and should be graded individually.

B. Some assignment sheets will not have specific answers but will depend on student participation.

IV. Unit test

A. The test is divided into four parts.

1. Each part covers one information sheet.
2. Each part uses various methods of testing.

B. Various approaches may be used in testing.

1. Give each part of the test after the student has completed the information in one information area or sheet.
2. Give the entire test upon completion of the unit and assignment sheets.
3. Give one or several parts of the test as an additional assignment or to reinforce problem areas of learning.

C. Add test parts corresponding to any information areas or sheets added to the unit.

V. Answers to tests

A. Answers are based on total information covered in the unit.

B. For convenience of grading, make corresponding answer sheets for additional test parts added.

VI. References

A. Crabtree, Arthur P. You and the Law. New York: Holt, Rinehart and Winston, Inc. 1964.

B. Gooch, Bill and Others. Work: Pathway to Independence. Chicago: American Technical Society. 1979.

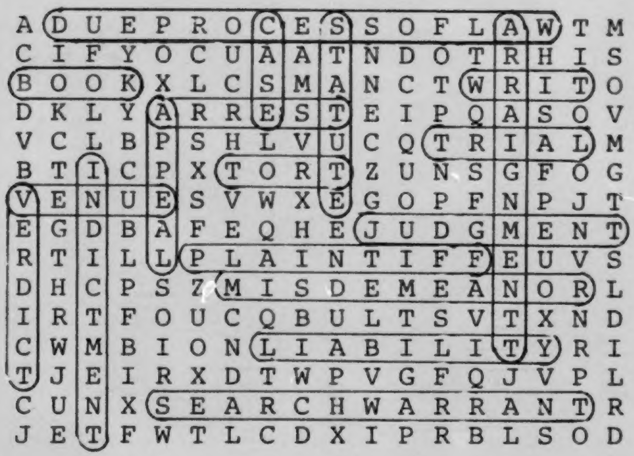
C. Gooch, Bill and Others. The Work Book. Chicago: American Technical Society. 1979.

UNIT III

YOU AND THE LAW

ANSWERS TO ASSIGNMENT SHEETS

Assignment sheet 1



A	D	U	E	P	R	O	C	E	S	S	O	F	L	A	W	T	M
C	I	F	Y	O	C	U	A	A	T	N	D	O	T	R	H	I	S
B	O	O	K	X	L	C	S	M	A	N	C	T	W	R	I	T	O
D	K	L	Y	A	R	R	E	S	T	E	I	P	Q	A	S	O	V
V	C	L	B	P	S	H	L	V	U	C	Q	T	R	I	A	L	M
B	T	I	C	P	X	T	O	R	T	Z	U	N	S	G	F	O	G
V	E	N	U	E	S	V	W	X	E	G	O	P	F	N	P	J	T
E	G	D	B	A	F	E	Q	H	E	J	U	D	G	M	E	N	T
R	T	I	L	L	P	L	A	I	N	T	I	F	F	E	U	V	S
D	H	C	P	S	Z	M	I	S	D	E	M	E	A	N	O	R	L
I	R	T	F	O	U	C	Q	B	U	L	T	S	V	T	X	N	D
C	W	M	B	I	O	N	L	I	A	B	I	L	I	T	Y	R	I
T	J	E	I	R	X	D	T	W	P	V	G	F	Q	J	V	P	L
C	U	N	X	S	E	A	R	C	H	W	A	R	R	A	N	T	R
J	E	T	F	W	T	L	C	D	X	I	P	R	B	L	S	O	D

Assignment sheet 2

A. Bail

B. Defendant

C. Laws

D. Felony

E. Grand jury

F. Tort

G. Lawyer

H. Trial

I. Verdict

J. Writ

K. Plaintiff

Assignment sheet 3

A. Supreme Court

B. Municipal courts

C. Appealed

D. Constitution

E. Jury

Assignment sheets 4,5

Evaluated to the satisfaction of the instructor.

Assignment sheet 6

A. 1. Civil law deals with private disputes between two or more people.

   2. When an individual's rights are violated.

   3. Civil law is concerned with enforcing contracts or agreements.

B. 1. Laws may be outdated.

   2. Law may be unfair to certain groups or individuals.

   3. Laws may be incomplete or easily misunderstood.

C. 1. A law can be challenged in court.

   2. A law can be amended.

   3. A law can be repealed.

Assignment sheet 7

Evaluated to the satisfaction of the instructor.

UNIT III

YOU AND THE LAW

ANSWERS TO TESTS

Part 1

1.	a.	3	f.	9	2.	a.	bail	f.	arrest
	b.	6	g.	1		b.	offense	g.	judgment
	c.	2	h.	4		c.	tort	h.	statute
	d.	8	i.	10		d.	summons	i.	liability
	e.	7	j.	5		e.	trial	j.	due process of law

Part 2

1.	a.	True	e.	True	2.	a.	S	e.	F	i.	S
	b.	False	f.	False		b.	F	f.	F		
	c.	True	g.	True		c.	F	g.	S		
	d.	True				d.	S	h.	S		

3. Answer should include four of the following:
   - a. You may be the plaintiff.
   - b. You may be the defendant.
   - c. You may be a witness to the wrong-doing.
   - d. You may be there to give "expert" testimony.
   - e. You may be a member of the jury.

Part 3

1. Answers will vary but should include the following points.
   - a. Law may originate as a request from the president, member of congress, or a group of people who ask their representatives in congress to write a particular bill.
   - b. A bill, except one dealing with raising money, may start in either the House or the Senate.
   - c. Each bill first goes to a committee for study.
   - d. If the committee approves the bill, it is sent before the entire branch of congress where it started.
   - e. If those members pass the bill, it is sent to the other branch of congress.
   - f. A bill passed by both houses of congress becomes a law unless it is vetoed by the president.
   - g. Congress can pass a bill over the president's veto by a two-thirds vote.

2. a. (3)
   b. (1)
   c. (2)
   d. (2)
   e. (3)
   f. (1)
   g. (2)
   h. (3)
   i. (4)
   j. (1)
   k. (3)

3. a. unfair
   b. rights
   c. minsinterpreted
   d. amendments
   e. referendum

Part 4

1. a. Provides consumer protection through consumer protection laws.
   b. Allows individuals to live in peace and security.
   c. Provides legal advice.
   d. Protects workers from unsafe conditions and unfair treatment and maintains a minimum wage for workers.

2. a. Fees
   b. Quality
   c. Lawyer Referral Service
   d. Public defender
   e. Federally
   f. Income
   g. Laws

3. a.
   b. x
   c. x
   d.
   e. x

UNIT III

YOU AND THE LAW

INFORMATION SHEET 1--TERMS AND DEFINITIONS

A. Appeal--Taking your case to a higher court for the decision of the lower court reviewed

(NOTE: This process is normally used when you are not satisfied with the decision and feel an error in the law has occurred.)

B. Arraignment--Person charged with a crime is brought before a judge to be advised of the charge against him/her

C. Arrest--To take or keep in custody

D. Bail--Money put down as a guarantee that an accused person will appear in court

E. Book--To make a record of the arrest and charges against a person

F. Case--The name given to the proceedings that have to do with one set of actions, and circumstances and the individuals involved

EXAMPLE: In the divorce case, Smith vs. Smith, all of the evidence was reviewed by the judge.

G. Defendant--The person accused of committing a crime

H. Due process of law--The constitutional guarantee that every person has the right to be heard and be defended by a fair trial in any legal proceeding

I. Felony--A major crime that can be punishable by death or imprisonment for more than one year

J. Grand jury--A body of citizens who consider facts presented by the district attorney and decide if there is enough reason for the person to be tried

K. Indictment--A written accusation of a crime issued by a grand jury; a formal statement of what a person is being accused of

L. Judgment--The final decision of the court on a legal action brought before it

M. Jurisdiction--The right of a court to hear and give judgment on a legal action; the right of a government to pose laws and to see that those laws are properly enforced

N. Laws--Rules and regulations written by elected lawmakers in federal and state legislatures

(NOTE: Laws are both restrictive [keep you fron doing things] and protective [keep others from doing things to you.])

O. Lawyer (attorney)--A person who has completed a course of law and has been licensed to advise people of their legal rights and represent them in the courts

(NOTE: Persons who cannot afford the services of an attorney to defend them in criminal court cases will be provided one free. This court-appointed lawyer is called a "public defender.")

P. Liability--Being legally responsible for a wrong or an injury should it occur

Q. Misdemeanor--A minor crime

R. Offense--Violation of a city ordinance or a law

S. Ordinance--A rule or regulation of a town, city, or village to handle local problems

T. Plaintiff--The person who makes the accusation that a law has been broken or a wrong done

U. Probation--The action of substituting a jail sentence with a period of freedom that must be supervised by an officer of the court who makes sure that the defendant stays on good behavior and commits no other crimes

V. Prosecutor--The lawyer who conducts the case against the defendant

W. Search warrant--A legal document giving an officer the authority to search a specific place for specific evidence of a crime

X. Statute--A law enacted by a legislative body

Y. Subpoena--The process and/or legal document by which a witness is commanded to appear in court

Z. Summons--A written notice (issued by a legal authority) to the defendant listing charges being made against him/her and warning him/her to appear in court on the day and time specified

AA. Tort--A civil wrong (a wrongful injury) that is committed when a person's private rights are interfered with

AB. Trial--The formal process by which the evidence concerning the innoncence or guilt of the accused is examined, and a decision, or verdict, is reached concerning the innocence or guilt

AC. Venue--The place where the crime was committed or the court which has jurisdiction to try a case

AD. Verdict--The decision of the defendant's guilt or innocence made by the jury or the judge

AE. Writ--A court order

UNIT III

YOU AND THE LAW

ASSIGNMENT SHEET 1--WORD SEARCH OF LEGAL TERMS

Directions: Locate the terms listed below in the word search puzzle that follows and circle them.

A	D	V	E	P	R	O	C	E	S	S	O	F	L	A	W	T	M
C	I	F	Y	O	C	U	A	A	T	N	D	O	T	R	H	I	S
B	O	O	K	X	L	C	S	M	A	N	C	T	W	R	I	T	O
D	K	L	Y	A	R	R	E	S	T	E	I	P	Q	A	S	O	V
V	C	L	B	P	S	H	L	V	V	C	Q	T	R	I	A	L	M
B	T	I	C	P	X	T	O	R	T	Z	U	N	S	G	F	O	G
V	E	N	U	E	S	V	W	X	E	G	O	P	F	N	P	J	T
E	G	D	B	A	F	E	Q	H	E	J	U	D	G	M	E	N	T
R	T	I	L	L	P	L	A	I	N	T	I	F	F	E	U	V	S
D	H	C	P	S	Z	M	I	S	D	E	M	E	A	N	O	R	L
I	R	T	F	O	U	C	Q	B	U	L	T	S	V	T	X	N	D
C	W	M	B	I	O	N	L	I	A	B	I	L	I	T	Y	R	I
T	J	E	I	R	X	D	T	W	P	V	G	F	Q	J	V	P	L
C	U	N	X	S	E	A	R	C	H	W	A	R	R	A	N	T	R
J	E	T	F	W	T	L	C	D	X	I	P	R	B	L	S	O	D

due process of law
arraignment
judgment
misdemeanor
writ
arrest
statute
appeal
trial
verdict
case
venue
tort
indictment
liability
search warrant
book
plaintiff

UNIT III

YOU AND THE LAW

ASSIGNMENT SHEET 2--UNSCRAMBLE THESE TERMS

Directions: Unscramble each of the following terms. Use the information sheet to help.

A. LIAB ______________________________

B. FEDNEDATN ______________________________

C. WASL ______________________________

D. NEYFOL ______________________________

E. NARDG RYUJ ______________________________

F. ROTT ______________________________

G. YALWER ______________________________

H. LATRI ______________________________

I. CREVDIT ______________________________

J. TRIW ______________________________

K. TAPLIIFFN ______________________________

UNIT III

YOU AND THE LAW

TEST PART 1

1. Match the following terms with the correct definition by placing the number in the correct blank.

____a. A written accusation of a crime issued by a grand jury

____b. A legal document giving an officer the authority to search a specific place for specific evidence for a crime

____c. A minor crime

____d. The decision of the defendant's quilt or innocence made by the judge or a jury

____e. The place where the crime was committed

____f. Taking your case to a higher court for the review of the decision of a lower court

____g. A major crime that can be punishable by death or imprisonment for more than one year

____h. A court order

____i. The person who makes the accusations that a law has been broken or a wrong done

____j. Rules and regulations written by elected lawmakers in federal and state legislatures

1. Felony
2. Misdemeanor
3. Indictment
4. Writ
5. Laws
6. Search Warrant
7. Venue
8. Verdict
9. Appeal
10. Plaintiff

2. Choose the word from the list below that best completes each of the sentences on the following page and write it in the blank.

due process of law

offense

statute

tort

arrest

judgment

summons

bail

liability

trial

a. Money put down as a guarantee that an accused person will appear in court is referred to as __________________.

b. Violating a city ordinance or law would be called an ____________.

c. A civil wrong or ________________ is committed when a person's private rights are violated.

d. A ____________ will be issued to the defendant to warn him/her to appear in court on the day and time specified.

e. The formal process by which a person is found guilty or innocent is called a _________________.

f. To _____________________ a person is to take him/her into custody.

g. _____________________ is the final decision of the court.

h. A ____________________ is a law enacted by a legislative body.

i. ___________________ is being legally responsible for a wrong or an injury that occurs.

j. The constitutional guarantee that every person has the right to be heard and be defended by a fair trial is called _______ _________ ____ _______.

UNIT III

YOU AND THE LAW

INFORMATION SHEET 2--UNDERSTANDING THE LEGAL SYSTEM

I. Early history of law

  A. In many early primitive tribes, governing rules were based on witchcraft and superstition.

  B. A written legal code was developed in early Greece when traditions and customs were written down for future generations.

  C. A legal system was also being developed in Rome.

  D. When England was invaded by the Romans in the first century B.C., they brought their legal system with them.

  (NOTE: This was later developed into the English Common Law.)

  E. Justinian's Code was the 6th century revision that became the basis for most European law.

  F. English Common Law became the basis for the American legal system.

  G. The Constitution was written to define the basic laws of this country.

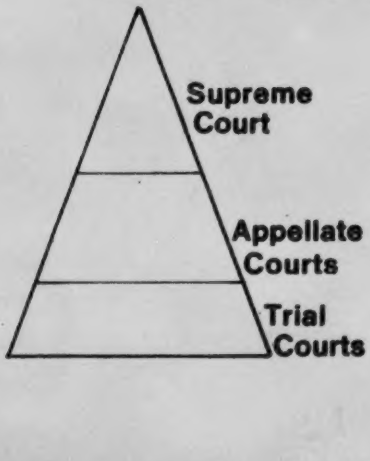
  H. Most of our present laws are passed by national and state legislatures.

II. The federal government

  A. Federal law is based on the Constitution of the United States and on laws passed by the Congress.

  B. A system of federal courts has been established throughout the country to enforce federal law.

    1. The federal court system is like a pyramid.



      a. At the bottom of the pyramid are the trial courts, called district courts.

      b. In the middle are the appellate courts which are courts of appeal for people who are not satisfied with the outcome of a trial in a lower court.

c. At the top is the Supreme Court of the United States, which is the highest court in the land, where final appeals can be made.

    (1) The Supreme Court has jurisdiction over specific cases:

        (a) Questions of constitutionality (decides what the constitution means on this point of law).

        (b) Questions concerning interstate commerce.

        (c) Questions involving disputes between the states.

    (2) The Supreme Court makes the final decision when conflicts arise between state and federal jurisdiction.

III. The state government

A. The Tenth Amendment to the constitution gives the states all powers not specifically given to the federal government.

B. The state court system is much like the federal court system.

(NOTE: The state court systems deal with legal problems that happen within the state.)

1. The lowest level of state courts includes three kinds of courts:

    a. Trial courts

    b. Justice of the peace courts (usually in rural areas)

    c. Municipal courts (usually in urban areas)

        (1) Traffic

        (2) Small claims

            (a) Solve money disputes up to $3,000.

            (b) Suits can be filed without a lawyer.

        (3) Marriage and divorce

        (4) Criminal-cases involving breaking of the law

        (5) Juvenile-for youth offenders

2. The middle level of courts are the appellate courts which try appeals from the lower courts.

3. The highest level is the State Supreme Court; also tries appeals.

IV. Reasons why an individual may be required to appear in court.

A. You may be there as the plaintiff (the so-called injured party).

B. You may be there as the defendant (the person who is accused of wrong-doing).

C. You may be there as a witness to the wrong-doing.

D. You may be there to give "expert" testimony.

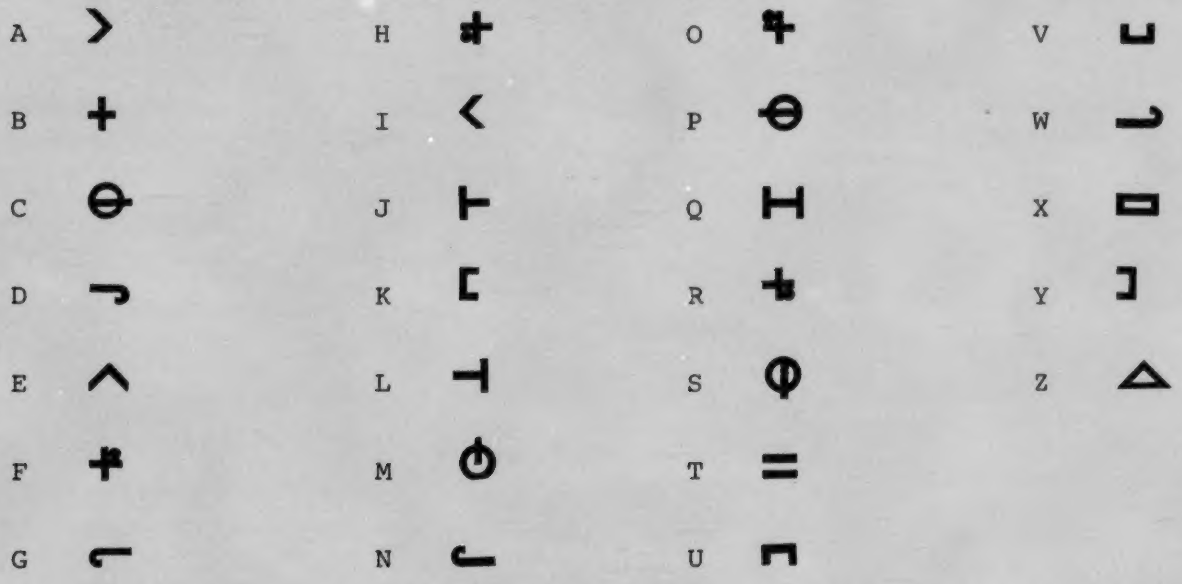
E. You may be there as a member of the jury.

UNIT III

YOU AND THE LAW

ASSIGNMENT SHEET 3--DECODE THE COURT SYSTEM

Directions: Using the symbols given below, decode the following statements about the federal and state court systems and then complete them.


A
B
C
D
E
F
G
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L
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T
U
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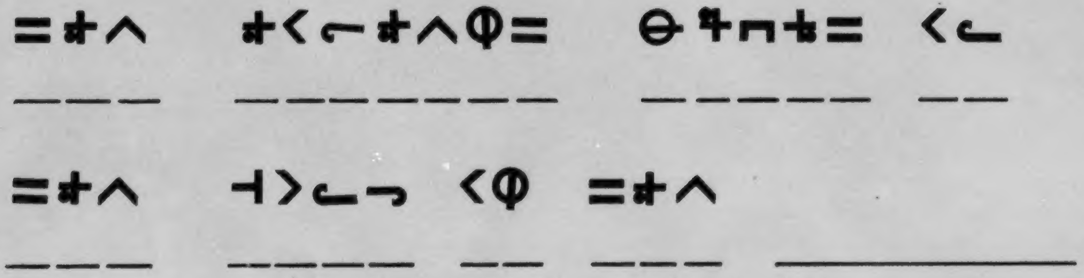
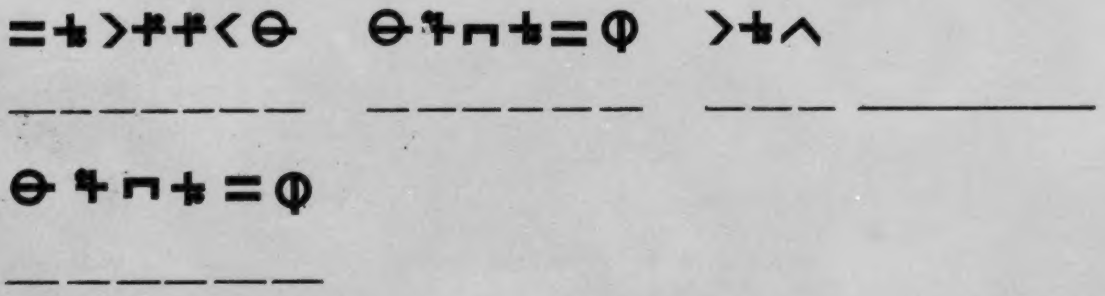
A.



B.



C. >⊖⊖∧⊣⊣>=∧ ⊖‡⊓‡=φ ‡>⌞¬⊣∧

___________ ________ ________

⊖>φ∧φ +∧<⌞⌐

______ ______ __________

D. ‡∧¬∧‡>⊣ ⊖‡⊓‡=φ ‡>⊔∧

_________ ________ _____

⊢⊓‡<φ¬<⊖=<‡⌞ ‡⊔∧‡ =‡∧

______________ _____ ___

____

E.]‡⊓ ⏀>] ‡>⊔∧ =‡ >⊖⊖∧>‡ <⌞

___ ___ _____ __________ __

⊖‡⊓‡= >Φ =‡∧ ⊖⊣><⌞=<‡‡,

______ ___ ____ __________,

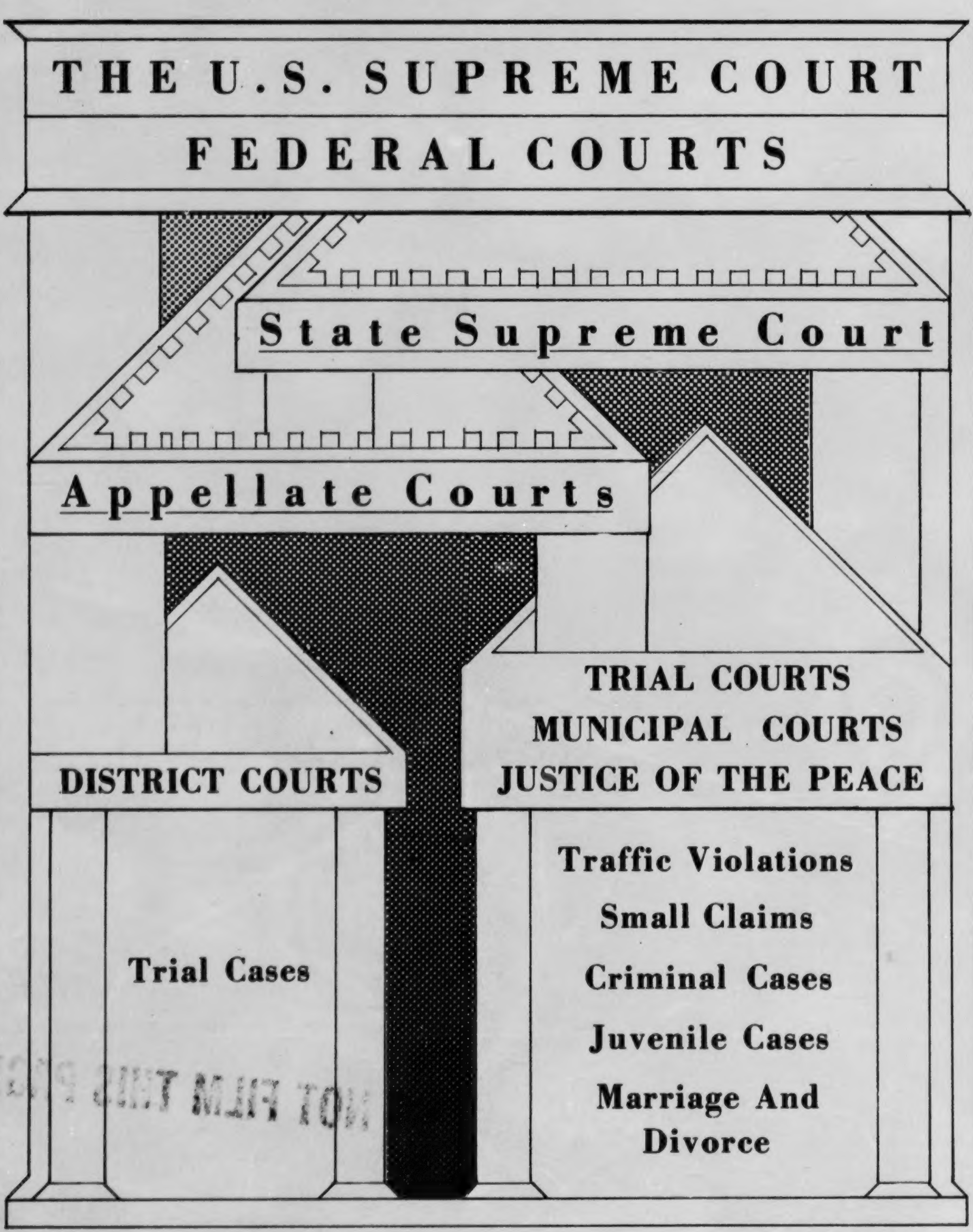
=‡∧ ¬∧‡∧⌞¬>⌞= > ⌐<=⌞∧ΦΦ,

____ ___________ _ _________,

‡‡ >Φ > ⏀∧⏀+∧‡ ‡‡ >

__ __ _ _______ __ _ _______

THE COURT SYSTEM


THE U.S. SUPREME COURT
FEDERAL COURTS
State Supreme Court
Appellate Courts
DISTRICT COURTS
Trial Cases
TRIAL COURTS
MUNICIPAL COURTS
JUSTICE OF THE PEACE
Traffic Violations
Small Claims
Criminal Cases
Juvenile Cases
Marriage And Divorce

YOU AND THE LAW

ASSIGNMENT SHEET 4--ROLE-PLAY A LEGAL SITUATION

Directions: Role-play the situation below, developing the plot by considering the questions listed.

> John was arrested outside the scene of a robbery. Two people and the store owner claim they saw John stealing several articles from the store. John states he was just walking by and is innocent of any crime.

A. Before what court would John appear?

B. Who are the members of the court?

C. Can John appeal his case if he is found guilty? What is the process for appeal?

D. How can the lawyers influence the jury? the witnesses?

UNIT III

YOU AND THE LAW

TEST PART 2

1. Write TRUE or FALSE in the blank at the left of the following statements concerning the historical development of the legal system.

_____a. The first written laws were just traditions and customs written down.

_____b. The English Common Law was based on the principles of French law.

_____c. Many early laws were based on witchcraft and superstition.

_____d. Justinian's Code was the basis for most European law.

_____e. The Roman invasion on England influenced the development of English laws.

_____f. Common law is unwritten law.

_____g. The Constitution was written to define the laws of the United States.

2. Indicate whether the federal (f) or state (s) courts have jurisdiction by placing an "F" or an "S" in front of each situation described.

_____a. Grants Sam and Jane a divorce

_____b. Enforces constitutionality

_____c. Decides a case of interstate commerce

_____d. Fines a speeding driver

_____e. Settles a disagreement between Maine and Delaware

_____f. Decides all final appeals as highest court in the land

_____g. Handles all matters not delegated to the federal government

_____h. Carries out all powers granted by tenth amendment

_____i. Makes decisions about civil cases involving small amounts of money

3. List four reasons why an individual may be required to appear in court.

a.

b.

c.

d.

UNIT III

YOU AND THE LAW

INFORMATION SHEET 3--LAWS

I. How a bill becomes a law

   A. Many important laws start as a request from the president.

   B. Other laws originate with individual members of congress.

   C. Still other laws begin with a group of people who ask their representatives in Congress to write a particular bill.

   D. A bill, except one dealing with raising money, may start in either the House or the Senate.

      (NOTE: All money raising bills must start in the House of Representatives.)

   E. Each bill first goes to a committee for study.

   F. If the committee approves the bill, it is sent before the entire branch of Congress where it started.

   G. If those members pass the bill, it is sent to the other branch of Congress.

   H. A bill passed by both houses of Congress becomes a law unless the president vetoes it.

      (NOTE: Congress can pass a bill over the president's veto by a two-thirds vote.)

II. Types of laws.

   A. Civil laws

      1. Civil law deals with private disputes between two or more people.

      2. Every individual has certain rights guaranteed by law.

      3. When an individual's rights are violated by another, it is called a civil wrong, or tort.

         EXAMPLES: False arrest, negligence.

      4. Civil law is concerned with enforcing contracts or agreements between two or more people.

         a. A contract is a legal agreement made by two or more parties.

         b. The provisions of the contract must be stated clearly and understood by all parties concerned.

c. If one party fails to keep the agreement, the other party can take the case to court.

B. A contract is valid and enforceable by law when it meets the following requirements:

1. Mutual assent--both parties must agree to the contract provisions.

2. All parties involved must be legally qualified to make contracts.

   EXAMPLE: Minors cannot make legal contracts by themselves.

3. It must be a lawful agreement.

4. There must be something of value exchanged to make the contract binding.

5. Most contracts must be in writing to be enforceable.

C. Criminal laws

1. Criminal laws are intended to allow people to live in peace and harmony by protecting society from wrong doers.

2. Types of crimes

   (NOTE: The laws vary state-by-state. What is considered a misdemeanor in one state may be a felony in another.)

   a. Felonies

      (1) Felonies are the most serious crimes.

      EXAMPLES: Murder, rape, robbery, arson, and burglary.

      (2) Felonies are punishable by heavy fines and long jail sentences.

   b. Misdemeanors

      (1) Misdemeanors are less serious crimes.

      EXAMPLES: Assault, disorderly conduct, drunkenness or traffic violations.

      (2) Punishment is usually a small fine or short jail sentence.

3. Principles of criminal law

   a. A person is innocent until proven to be guilty.

b. One must be proved guilty beyond a reasonable doubt.

c. It must be proved that the wrongdoer intended to commit the crime, that it was "done on purpose".

d. No person can be tried more than once for the same crime.

D. Constitutional laws

(NOTE: Constitutional law deals with the rights guaranteed to all individuals by the United States Constitution and by the Bill of Rights in their dealings with the federal government.)

1. Rights guaranteed to individuals by the Bill of Rights

a. Freedom of speech

b. Freedom of the press

c. Freedom of assembly

d. Freedom of religion

e. Due process of law

2. Responsibilities that go with rights

a. The individual has the right as long as it does not interfere with the rights of another person.

b. Taking advantage of one's rights cannot threaten the peace and order of the community.

c. Ignorance of the law is no excuse if a law is not obeyed.

III. Ways laws are changed.

A. Reasons laws need to be changed.

1. Laws become outdated.

EXAMPLES: In California it is unlawful to set a trap for a mouse without first getting a hunting license. In Boston you must get a doctor's prescription before taking a bath.

2. Sometimes laws are unfair to certain groups or individuals.

3. Sometimes laws are incomplete or can be misinterpreted because they are difficult to understand.

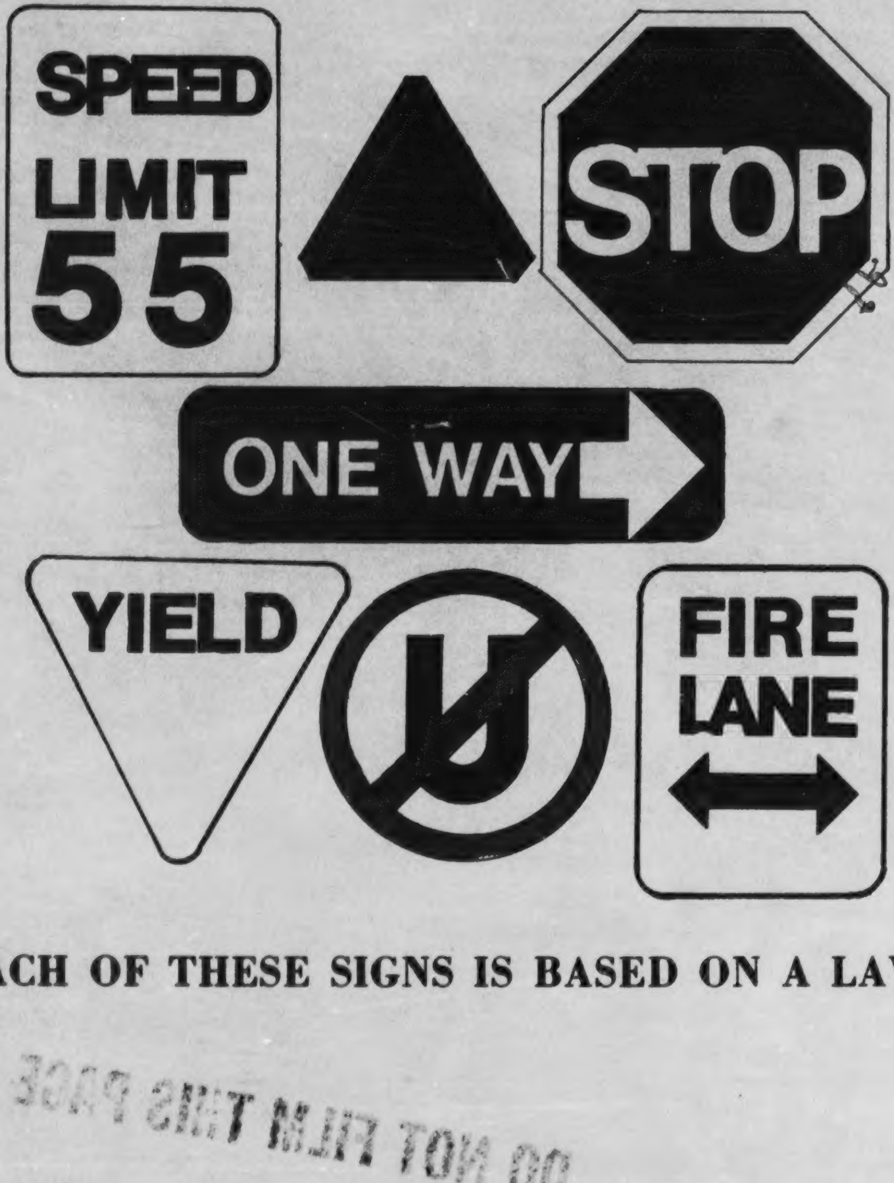
B. A law can be challenged in court if it violates an individual's rights.

C. A law can be improved by later laws or amendments.

D. A law can be repealed by passing another law so the old law is no longer in effect.

E. A law can be referred to the people for approval through a process called referendum (voters ask for the law to be put on the ballot at the next election).

LAWS YOU LIVE BY


SPEED
LIMIT
55
STOP
ONE WAY
YIELD
FIRE
LANE

EACH OF THESE SIGNS IS BASED ON A LAW

LAW IS...

CIVIL LAW

Defines and determines the rights of the individual in protecting his person and his property

CRIMINAL LAW

Provides for the protection of society against the criminal acts of the individual

LAW IS...

CONTRACTS

Civil agreements among individuals which the law will enforce

TORTS

Those civil wrongs which are committed by individuals against others and which aren't based on contractual relationships

CRIMINAL LAW

The whole body of law which relates to those wrongs committed by individuals against society

LAW IS...

LAW EQUITY

SUBSTANTIVE LAW

ADMINISTRATIVE LAW

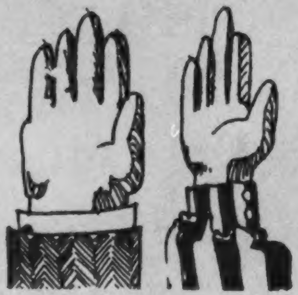
THE UNWRITTEN LAW

THE WRITTEN LAW
(Statutory law)

PROCEDURES IN CRIMINAL LAW

1. CRIME

2. ARREST

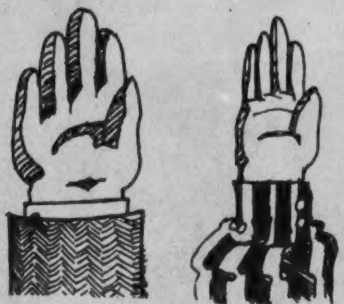


3. ARRAIGNMENT

4. BAIL

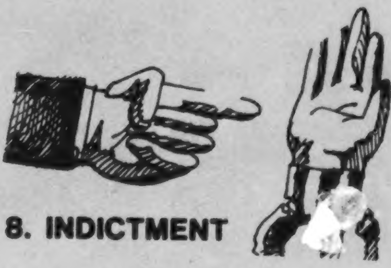
HABEAS
CORPUS

5. HABEAS CORPUS

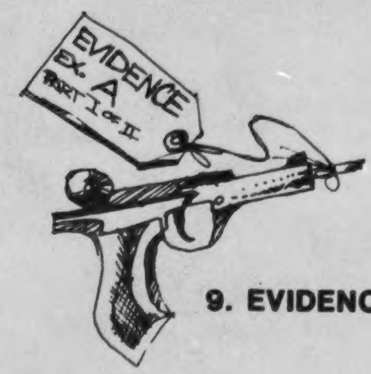


6. PRELIMINARY HEARING

7. GRAND JURY



8. INDICTMENT


EVIDENCE
EX. A
PART I of II

9. EVIDENCE

10. PETIT JURY

14-

11. TRIAL

UNIT III

YOU AND THE LAW

ASSIGNMENT SHEET 5--WHAT RULES WILL YOU MAKE

Directions: The laws of the country are somewhat like rules that families, groups, or organizations agree to so that individuals can get along peacefully. Read the situations below and answer the questions that follow.

A. What rules (either unspoken or spoken) do you have in your family?

EXAMPLE: The family eats all meals together.

B. When you start a family of your own, what rules will you have? Which of the following will you let your children do? (Put a "✓" next to the blank to the left of the statement.)

____Stay up past midnight when they are young.

____Eat whatever they want.

____Mark in library books.

____Speak disrespectfully to adults.

____Make fun of others.

____Refuse to share toys with sisters and brothers.

____Play hookey from school.

____Go wherever they want after school.

C. Which rules would you not require your children to follow? Why?

D. You and two friends decide to share an apartment. How will you decide the following:

1. How will you divide the chores?

2. How will you divide the food and utility bills?

3. How will you decide on rules such as when stereos will be turned off for studying or sleeping?

UNIT III

YOU AND THE LAW

ASSIGNMENT SHEET 6--HOW LAWS AFFECT YOU

Directions: Answer the following questions concerning the legal system.

A. What are some of the situations that are covered under civil law?

B. What are some of the reasons a law might need to be changed?

C. List three ways laws can be changed.

1.

2.

3.

UNIT III

YOU AND THE LAW

TEST PART 3

1. Describe briefly but completely how a bill becomes a law.

2. Identify the area of law that has jurisdiction in each of the situations described below by placing the correct number in the blank.

(1) Criminal Law	(3) Civil Law
(2) Constitutional Law	(4) Individual responsibilities

____a. A tort

____b. Assault and battery

____c. Freedom of speech

____d. Due process of law

____e. False arrest

____f. Innocent until proven guilty

____g. Freedom of the press

____h. Torts committed by property owners

____i. Rights of one individual cannot interfere with the rights of another.

____j. Felonies and misdemeanors

____k. Action taken by one individual against another individual.

3. Fill in the blanks with the word or words which best completes the statements concerning changing laws.

   a. Sometimes laws are _____________ to certain groups or individuals.

   b. A law can be challenged in court if it violates an individual's _______________.

   c. Sometimes laws are incomplete or can be ____________ because they are difficult to understand.

   d. A law can be improved by later laws or _______________.

   e. A law can be referred to the people for approval which is called a _______________________.

UNIT III

YOU AND THE LAW

INFORMATION SHEET 4--HOW THE LEGAL SYSTEM AFFECTS YOU

I. How the law helps you

   A. Provides consumer protection through consumer protection laws

   B. Allows individuals to live in peace and security

   C. Provides legal advice

   D. Protects workers from unsafe conditions and unfair treatment, and maintains a minimum wage for workers

II. Using a lawyer

   A. Times when you may need a lawyer

      1. For court defense, if you have been arrested of breaking a law

      2. For legal advice

         a. Making out a will

         b. Drawing up contracts

         c. When purchasing real estate

            (1) Drawing up contract and mortgage papers.

            (2) Determines whether the property is free of back tax or loans.

      3. For advice on money matters

      4. For help in collecting debts owed to you

   B. Finding a lawyer that meets your needs

      1. Ask friends to suggest a lawyer they may have used.

      2. Look in the telephone directory.

      3. Contact a Lawyer Referral Service found in some states.

         (NOTE: When you call, this service, someone will help you decide if you need a lawyer and then suggests a local attorney for you to contact.)

      4. Contact several lawyers and ask what the fee will be for the service you need.

         (NOTE: Remember that you can't always know the quality of a lawyer by the fee charged.)

- C. If you can't afford an attorney:
    - 1. In criminal cases, the court appoints a public defender
    - 2. In civil law cases, the local legal aid office can help
        - a. Legal aid offices are federally funded.
        - b. Such offices are run by paralegal workers (people who are not lawyers but have had legal training).
        - c. Eligibility for legal aid depends on your income (or that of your parents) and the number of people in your family.

III. How to take part in the legal system

- A. Follow local and federal laws responsibly.
- B. Go to town or city hall meetings.
- C. Run for school board or city commission to take part in your local government.
- D. Serve as a jury member.
- E. Vote in local, state, and federal elections.

  (NOTE: Contact your local chamber of commerce to find out where you are to vote and the times of elections.)

UNIT III

YOU AND THE LAW

ASSIGNMENT SHEET 7--HOW MUCH DO YOU KNOW ABOUT VOTING?

Directions: Complete the following information concerning voting in local and state elections. Contact your chamber of commerce for details.

A. How old do you have to be to vote in your state? ________________

B. Where do you go to register to vote? ____________________________

C. When is the last date you can register before an election? ______
____

D. Do you have to register before each election? ___________________

E. Where do you vote in your community?_____________________________

F. When can you vote by absentee ballot?____________________________
____

G. What elections are going to be held in your community in the near future?

Election	Date of Election
1.	
2.	
3.	
4.	

UNIT III

YOU AND THE LAW

TEST PART 4

1. List four ways the law can help you.

   a.

   b.

   c.

   d.

2. Complete the following statements by filling in the blanks.

   a. Call several lawyers and find out what their ________ are for the services you want.

   b. You can't tell the ________________ of a lawyer by the fee charged.

   c. Some states have a ____________ ___________ _____________ for those looking for a lawyer.

   d. If you can't afford an attorney in a criminal case, the court appoints a ____________ ______________.

   e. Legal aid offices are ______________ funded.

   f. Eligibility for legal aid depends on your ____________ and the number of people in your family.

   g. Take part in the legal system by following local and federal ________________.

3. Place an "X" by each statement which tells how to take part in the legal system.

   ____a. Serve as a defendant in court.

   ____b. Follow local and federal laws responsibly.

   ____c. Go to town or city hall meetings.

   ____d. Become a lawyer.

   ____e. Vote in local, state, and federal elections.

UNIT IV

COMMUNICATIONS

UNIT OBJECTIVE

After completing this unit, the student will be able to identify terms associated with communication, explain the importance of oral, written, and nonverbal communication, and demonstrate methods of communicating effectively on the job. This knowledge will be evidenced through demonstration and by satisfactorily completing a unit test.

SPECIFIC OBJECTIVES

1. Match terms associated with communication to the correct definition.
2. Describe how communication is a two-way process.
3. Discuss the responsibilities of both the speaker and listener during oral communications.
4. Point out the correct procedure for using written communication.
5. Identify forms of nonverbal communication and why they are an important part of a communication system.
6. Demonstrate an ability to make or answer a telephone call correctly.

UNIT IV

COMMUNICATIONS

NOTES TO THE COORDINATOR

I. Objective sheet

   A. Discuss the unit objective with the students.

   B. Discuss each specific objective with the students.

   C. Have the students complete the objectives in a sequence best suited to your classroom.

   D. Add any objectives necessary to fully meet the needs of the unit and the students.

II. Information and assignment sheets

   A. INFORMATION SHEET 1--TERMS AND DEFINITIONS

      1. Use ASSIGNMENT SHEET 1--COMMUNICATION TERMS CROSSWORD PUZZLE to reinforce this area of information.

      2. Have the students practice spelling the communication terms.

      3. Have the students add these terms to their vocabulary list.

   B. INFORMATION SHEET 2--COMMUNICATION: A TWO-WAY PROCESS

      1. Use the following transparencies to promote classroom discussions.

         a. TM-1--THREE ELEMENTS OF COMMUNICATION

         b. TM-2--SAY WHAT YOU MEAN

      2. Use ASSIGNMENT SHEET 2--HOW WELL DO YOU COMMUNICATE? to reinforce this area of information.

      3. Have the students discuss what the statement "Communication implies sharing and understanding" means to them.

      4. Have the students observe others for examples of one-way and two-way communication and bring examples to class for discussion.

   C. INFORMATION SHEET 3--ORAL COMMUNICATION

      1. Use the following transparencies to promote classroom discussion.

         a. TM-3--WHAT DO I TALK ABOUT?

b. TM-4--COMMUNICATING

2. Use the following assignment sheets to reinforce this area of information.

   a. ASSIGNMENT SHEET 3--ANALYZING YOUR VOICE

      (1) Provide the tapes and recorder for this assignment.

      (2) Students may work in small groups or pairs and evaluate tapes for each other.

   b. ASSIGNMENT SHEET 4--ROLE-PLAYING SITUATIONS

   c. ASSIGNMENT SHEET 5--FOLLOWING INSTRUCTIONS

      (NOTE: Have the students discuss what differences there were when the receiver was allowed to ask questions.)

   d. ASSIGNMENT SHEET 6--GIVING AND RECEIVING INSTRUCTIONS

3. Have the students think of examples of people making mistakes because they did not understand directions and yet did not ask questions.

4. Have the students describe or role-play a situation in which someone they knew did not listen well.

5. Discuss in class the importance of listening and asking questions when receiving communications.

6. Ask the students to explain how listening affects communication on the job.

D. INFORMATION SHEET 4--WRITTEN COMMUNICATION

1. Use the following transparencies to promote classroom discussion.

   a. TM-5--DON'T TAKE SHORTCUTS WHEN WRITING

   b. TM-6--BASIC LETTER FORM

2. Use the following assignment sheets to reinforce this area of information.

   a. ASSIGNMENT SHEET 7--IDENTIFY COMMON MISTAKES

   b. ASSIGNMENT SHEET 8--LOOKING FOR ERRORS

      (NOTE: Provide materials as needed by the students.)

   c. ASSIGNMENT SHEET 9--WRITING A LETTER

      (NOTE: Have the students refer to TM-7 for the basic letter form.)

3. Have the students practice writing formal business letters, application forms, or other formal correspondence.

4. Have the students bring in examples of written correspondence for classroom discussion concerning the correct style and how this differs from informal correspondence.

E. INFORMATION SHEET 5--NON-VERBAL COMMUNICATION

1. Use the following transparencies to promote classroom discussion.

   a. TM-7--NON-VERBAL COMMUNICATION

   b. TM-8--EYE CONTACT

   c. TM-9--ATTENTIVE POSTURE

2. Use the following assignment sheets to reinforce this area of communication.

   a. ASSIGNMENT SHEET 10--WHAT NON-VERBAL COMMUNICATION PATTERNS DO YOU USE?

   b. ASSIGNMENT SHEET 11--OBSERVE FOR NON-VERBAL COMMUNICATIONS

      (NOTE: Suggest conversation topics for the students if they are not able to start a conversation on their own.)

   c. ASSIGNMENT SHEET 12--WHAT'S IN A NAME?

      (1) Labels might include troublemaker, coward, hero, genius, gossip, fool, snob, communist, dentist, race car driver, etc.

      (2) This activity could continue for 15-20 minutes.

      (3) Have the students form a circle for discussion of how they felt during the activity.

   d. ASSIGNMENT SHEET 13--NON-VERBAL AUTOBIOGRAPHY

3. Have the students observe others for nonverbal communications and discuss in class what kinds of body language were most frequently used.

4. Have the students discuss how gestures and other types of body language are used too much in communication.

5. Have the students discuss why workers need to be able to recognize and interpret body language.

F. INFORMATION SHEET 6--TELEPHONE COMMUNICATION

  1. Use the following transparencies to promote classroom discussion.

    a. TM-10--THE TELEPHONE IS AN IMPORTANT PART OF COMMUNICATION

    b. TM-11--WHAT YOU SAY AND HOW YOU SAY IT

  2. Use the following assignment sheets to reinforce this area of information.

    a. ASSIGNMENT SHEET 14--USING THE TELEPHONE CORRECTLY

    b. ASSIGNMENT SHEET 15--EVALUATION CHECKLIST

    c. ASSIGNMENT SHEET 16--RECORDING TELEPHONE MESSAGES

  3. Have a representative from the local telephone company speak to the class on telephone etiquette.

  4. Have the students practice using the telephone correctly with mock telephone.

III. Answers to assignment sheets

A. Some of the assignment sheets will vary according to training and should be graded individually.

B. Some assignment sheets will not have specific answers but will depend on student participation.

IV. Unit test

A. The test is divided into 6 parts.

  1. Each part covers one information sheet.

  2. Each part uses various methods of testing.

B. Various approaches may be used in testing.

  1. Give each part of the test after the student has completed the information in one information area or sheet.

  2. Give the entire test upon completion of the information and assignment sheets.

  3. Give one or several parts of the test as an additional assignment or to reinforce problem areas of learning.

C. Add test parts corresponding to any information areas or sheets added to the unit.

V. Answers to tests

   A. Answers are based on total information covered in the unit.

   B. For convenience of grading, make corresponding answer sheets for additional test parts added.

VI. References

   A. Book: Teletraining for Business Studies. American Telephone and Telegraph Company, 1965.

   B. Booklets:*

      1. "The Secretary and the Telephone."

      2. "Tips for Succeeding in Business by Telephone."

      3. "Telephone Personality Tips."

      4. "How to Succeed in Business by Telephone."

      5. "How to Make Friends by Telephone."

      6. "The Hunter's Guide."

      7. "Teletraining."

      8. "Research and Development in the Bell System."

      9. "Alexander Graham Bell."

      10. "How the Telephone Works."

      11. "The Telephone in America."

      *All of the booklets can be secured from Southwestern Bell Telephone Company.

   C. Films:

      1. "About a Century" (28 minutes, color). A nostalgic and dynamic story about how the United States and the telephone business grew up together. The story unfolds at the 1876 Centennial Exposition in Philadelphia to reveal new U.S. scientific discoveries, including the telephone. Features historic film footage to recapture the days that brought us the horseless carriage, radio, movies, television - and all the fads in music, dancing, sports.

      2. "All Kinds of People" (28 minutes, color) provides an insight into operations of the Bell System, with emphasis on telephone people and their dedication to customer service. Story is told in terms of telephone employees, the work they do, and their feelings about their jobs.

3. "A Most Notable Century" (12 minutes, color). Depicts the parallel growth of the nation and its communication system from 1876 to the present.

4. "An American Dream" (14 minutes, color). Highlights the fads, music, sports and technology of the past century including important advancements in modern day telecommunications.

5. "Operator" (15 minutes, color). A fascinating inside look at the skills needed by telephone operators in dealing with the public. Made especially for the young in mind and spirit, it portrays the modern telephone operator's job, showing it to be important, demanding, challenging and rewarding. Newly revised.

6. "Performance" (9 minutes, color). Shows unique and stringent tests telephone sets undergo at assembly plant before they are ready for customer use. Original music underscores the meaning and keeps film entertaining as it shows how reliability of telephone instruments is a prerequisite to good service.

7. "Touch-Tone Telephones" (19 minutes, color). Explains how a bank uses TOUCH-TONE telephones and a computer to talk to people using prerecorded words to answer. Scenes show a department store salesgirl obtaining an instant credit check on a customer; a housewife paying bills by telephone; a nurse handling a doctor's billing service.

8. "Network" (13 minutes, color). This multiple-image film shows the vital part the telephone switching network plays in improving the quality of our everyday lives. Shows network bringing the knowledge explosion via voice, data and video information within the reach of everyone.

9. "How to Lose Your Best Customer...Without Really Trying" (28 minutes, color). Pat Harrington, Jr., in the role of businessman, sees how a series of badly handled telephone calls result in a cancelled contract. Later, through flashbacks, he's shown how common sense and courtesy could have prevented the situation. Brings out practical ways to achieve telephone courtesy.

10. "I Rather Like You, Mr. Bell" (27 minutes, color). Through the phone-fun world of comedian Bob Newhart, the film explains courteous and effective telephone usage by picturing humorous historical situations in which the telephone might have played an important role - had it been invented then. Winner of six film festival awards.

(NOTE: To order the above films, write the Associated-Sterling Films, 8615 Directors Row, Dallas, Texas 75247.)

D. Miscellaneous:*

1. Film catalog from Southwestern Bell Film Library.

2. Southwestern Bell Booklet Catalog.

3. Business Equipment Packet.

4. Charts for Teletraining for Business Studies.

5. Flashcards - "Speaking Over Barriers."

6. BLICQ, Ron, On The Move, Communication for Employees, Prentice-Hall, Inc. Englewood Cliffs, New Jersey, 1976.

7. Krerpar, Karen R., Communication Games. The Free Press, New York, 1973.

E. Audiovisual

1. Do You Read Me?, People-to-People Series, Doubleday Multimedia (12 minutes, 43 seconds).

2. English On the Job: Listening and Speaking Skills, Coronet Instructional Media, Chicago, Illinois (13 minutes).

   *Contact your nearest representative or Southwestern Bell Telephone Company.

3. Developing and Improving Written Communication Skills: Punctuation, Numbers, Writing Sentences and Paragraphs. Occupational Curriculum Laboratory, East Texas State University, Commerce, Texas 75428.

4. Developing and Improving Written Communication Skills: Writing Business Letters. Occupational Curriculum Laboratory, East Texas State University, Commerce, Texas 75428.

5. Utilizing Employability Skills When Applying for a Job. Occupational Curriculum Laboratory, East Texas State University, Commerce, Texas 75428.

UNIT IV

COMMUNICATIONS

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet 1

Across

1. Conference call
4. Verbal
7. Hold
11. Feedback
12. Penmanship

Down

1. Communication
2. Nonverbal
3. Enunciation
4. Body language
6. Area code
7. Thesaurus
9. Colloquialism
10. Transfer

Assignment Sheet 2, 3, 4, 5, 6

Evaluated to the satisfaction of the instructor.

Assignment Sheet 7

A. 1. Believe
   2. Advertise
   3. Excellent
   4. Babies
   5. Daily
   6. Library
   7. Receive
   8. Across
   9. Writing
   10. February
   11. Dictionary
   12. Misspell

B. 1. F
   2. C
   3. F
   4. C
   5. C
   6. F

The completion of the sentences should be evaluated to the satisfaction of the instructor.

Assignment Sheet 8, 9, 10, 11, 12, 13, 14, 15

Evaluated to the satisfaction of the instructor.

UNIT IV

COMMUNICATIONS

ANSWERS TO TEST

Part 1

1. a. (3)
   b. (7)
   c. (12)
   d. (14)
   e. (5)
   f. (1)
   g. (6)
   h. (2)
   i. (4)
   j. (8)
   k. (9)
   l. (11)
   m. (13)
   n. (10)

2. a. Gesture
   b. Hold
   c. Colloquialism
   d. Enunciation
   e. Verbal

Part 2

1. a. Sender--The person giving the message.
   b. Message--The information being communicated.
   c. Receiver--The person who is meant to receive the message.

2. a. TRUE
   b. TRUE
   c. FALSE
   d. FALSE
   e. TRUE
   f. TRUE

3. The purpose of feedback is to let you know how you are doing (whether you are being understood).

Part 3

1. a. Talking with others (informal communication)
   b. Talking to others (formal communication)

2. a. Yes
   b. Yes
   c. No
   d. Yes
   e. No
   f. No
   g. No
   h. Yes
   i. Yes
   j. Yes
   k. No
   l. No

3. a. ✓
   b. ✓
   c. ✓
   d. ✓
   e.

4. a. Sides
   b. Eye
   c. Stage fright
   d. Confidence
   e. Audience

Part 4

1. a. P
   b. F
   c. F
   d. F
   e. P

UNIT IV

COMMUNICATIONS

INFORMATION SHEET 1--TERMS AND DEFINITIONS

A. Area code--A three-digit number, used when making long-distance calls, which indicates the section of the country being called.

B. Body language--Movements of the body that help express a message to another person.

C. Colloquialism (slang)--A common, regional language expression.

D. Communication--All of the ways in which messages are conveyed from one person to another.

E. Conference call--Several persons in different locations talking together on the telephone at the same time.

F. Concise--Saying as much as possible in the fewest words.

G. Conjunction--A word that joins two or more words or phrases, e.g., and, but, or.

H. Distraction--Anything that draws attention away from a conversation that is taking place.

I. Enunciation--The clearness with which a word is spoken.

J. Feedback--Checking with the person to whom one is communicating to make sure the message is understood.

K. Gesture--A movement of the body, or parts of the body, which is used to express or emphasize ideas or feelings.

L. Hold--Asking the telephone caller to wait until the person called is available.

M. Nonverbal--Communication without words.

EXAMPLES: Gestures, body language, or physical appearance.

N. Penmanship--The way one writes with a pen or pencil.

O. Sequence--The order or arrangement of a series of steps to follow in doing something.

P. Synonyms--Words that have the same or similar meanings.

Q. Thesaurus--A reference book that lists words alphabetically, and which gives synonyms for each work.

R. Transfer--Switching a telephone caller to another number.

S. Verbal--Communication using words.

2. The answer should include four of the following:
    a. Eye appeal
    b. Correct name, title, and address of the reader
    c. Paragraph divisions
    d. Correct spelling and punctuation
    e. Appropriate writing style
    f. Purpose

3. a. 1
    b. 4
    c. 5
    d. 2
    e. 3

4. a. (4)
    b. (3)
    c. (1)
    d. (2)

Part 5

1. a. FALSE
    b. TRUE
    c. TRUE
    d. TRUE

2. The answers should include seven of the following:
    a. Posture
    b. Facial expression
    c. Physical appearance
    d. Voice level and tone
    e. Gestures
    f. Energy level
    g. Eye contact
    h. Mannerisms
    i. Physical distance between persons

3. a. P
    b. P
    c. N
    d. P
    e. N
    f. N
    g. P
    h. P

Part 6

1. a. X
    b.
    c.
    d. X
    e. X
    f.
    g.
    h. X
    i. X

2.a. (1) 2
    (2) 4
    (3) 5
    (4) 3
    (5) 1

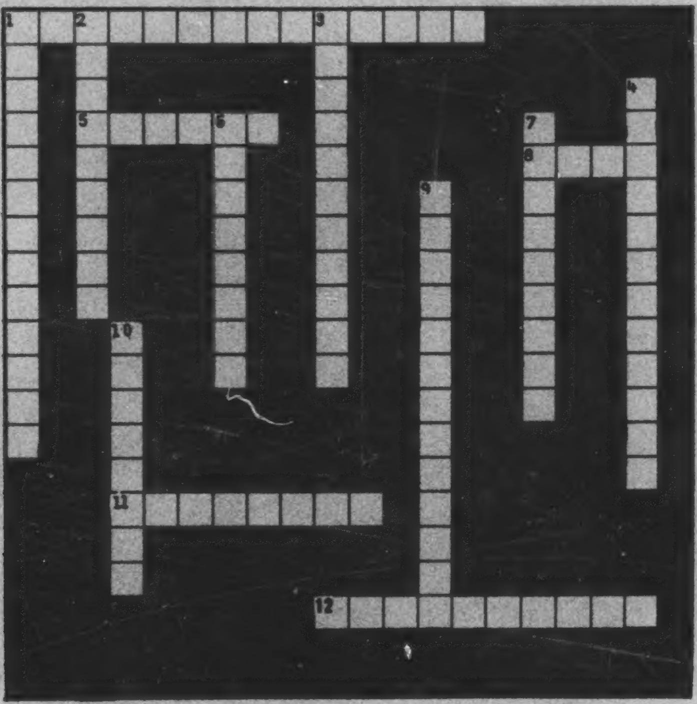
2.b. (1)
    (2)
    (3)
    (4)
    (5)
    (6)

3. a. Promptly
    b. Yourself, work station
    c. Transfer
    d. Message

UNIT IV

COMMUNICATIONS

ASSIGNMENT SHEET 1--COMMUNICATIONS TERMS CROSSWORD PUZZLE



Across

1. Several persons in different locations talking together on the telephone.
5. Communication using words.
8. Asking the caller to wait until the person called is available.
11. Checking back with the person calling to make sure the message is understood.
12. One's own handwriting style.

Down

1. All the ways in which messages are conveyed from one person to another.
2. Communication without words.
3. The clearness with which a word is spoken.
4. Movements of the body that help us express ourselves to others.
6. A three-digit number,used when making a telephone call, which indicates the section of the country being called.
7. A reference book that lists words alphabetically, and gives synonyms for each.
9. A common regional language expression.
10. Switching the caller to another number in your facility.

UNIT IV

COMMUNICATIONS

TEST PART 1

1. Match the correct communication term with the definition by placing the number of the correct term in the blank at the left of the definition.

_____a. A common regional language expression.

_____b. Checking back with the person to make sure the message is understood.

_____c. Words with similar or identical meanings.

_____d. Communication using words.

_____e. Anything that draws attention away from a conversation that is taking place.

_____f. A three-digit number used when making a telephone call to indicate the section of the country being called.

_____g. The clearness with which a word is spoken.

_____h. Movements of the body that help us express ourselves to others.

_____i. All the ways in which messages are conveyed from one person to another.

_____j. A movement of the body or parts of the body used to emphasize ideas or emotions.

_____k. Asking the caller to wait until the r[illegible]ber is available.

_____l. One's handwriting style.

_____m. A reference book that lists words alphabetically and gives synonyms for each.

_____n. Communication without words.

(1) Area code

(2) Body language

(3) Colloquialism

(4) Communication

(5) Distraction

(6) Enunciation

(7) Feedback

(8) Gestures

(9) Hold

(10) Nonverbal

(11) Penmanship

(12) Synonym

(13) Thesaurus

(14) Verbal

2. Circle the correct word or words that best complete the following definitions.

   a. A movement of the body or parts of the body used to emphasize ideas or emotions is called a (body language, gesture).

   b. A (hold, transfer) is asking the caller to wait until the number is available.

   c. A common regional language expression is a (distraction, colloquialism).

   d. (Enunciation, feedback) is the clearness with which a word is spoken.

   e. (Verbal, nonverbal) communication uses words.

UNIT IV

COMMUNICATIONS

INFORMATION SHEET 2--COMMUNICATION: A TWO-WAY PROCESS

I. The three elements of communication

(NOTE: If any one of these three elements is missing communication breaks down.)

  A. Sender--The person giving the message.

  B. Message--The information being communicated.

  C. Receiver--The person who is meant to receive the message.

II. Effective communication

  A. Effective communication is a two-way process that depends upon:

    1. A positive self-concept

    (NOTE: A person with a positive self-concept will be self-confident when talking with others.)

    2. An ability to listen.

    3. An ability to give information clearly.

  B. Communication implies sharing and understanding.

  (NOTE: Both the sender and the receiver share the same meaning of the message.)

  C. People use speech--verbal communication, written messages, and non-verbal communication--body language to give information to others.

    1. Information should be given simply and completely.

    2. Just because information is clear to the person giving it, it is not necessarily clear to the receiver.

    3. Check with the receiver (feedback) to make sure you are understood.

III. Feedback

  A. The purpose of feedback is to let you know how you are doing (whether you are being understood).

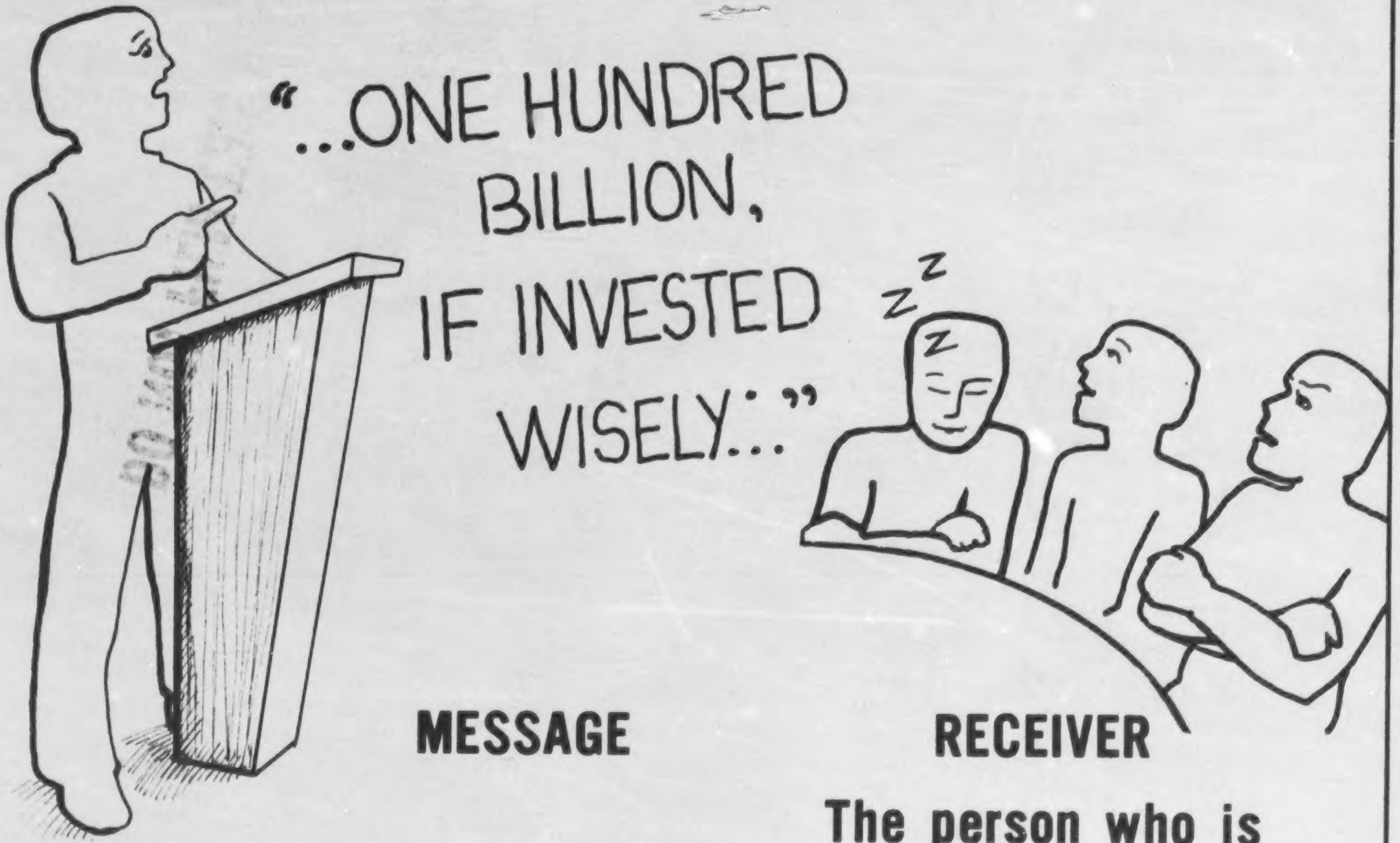
  B. Feedback is both verbal and nonverbal.

  C. Feedback from an audience in a formal speaking situation is mostly nonverbal.

  (NOTE: Attentiveness or nonattentiveness to the situation is noted by watching the body language of the audience.)

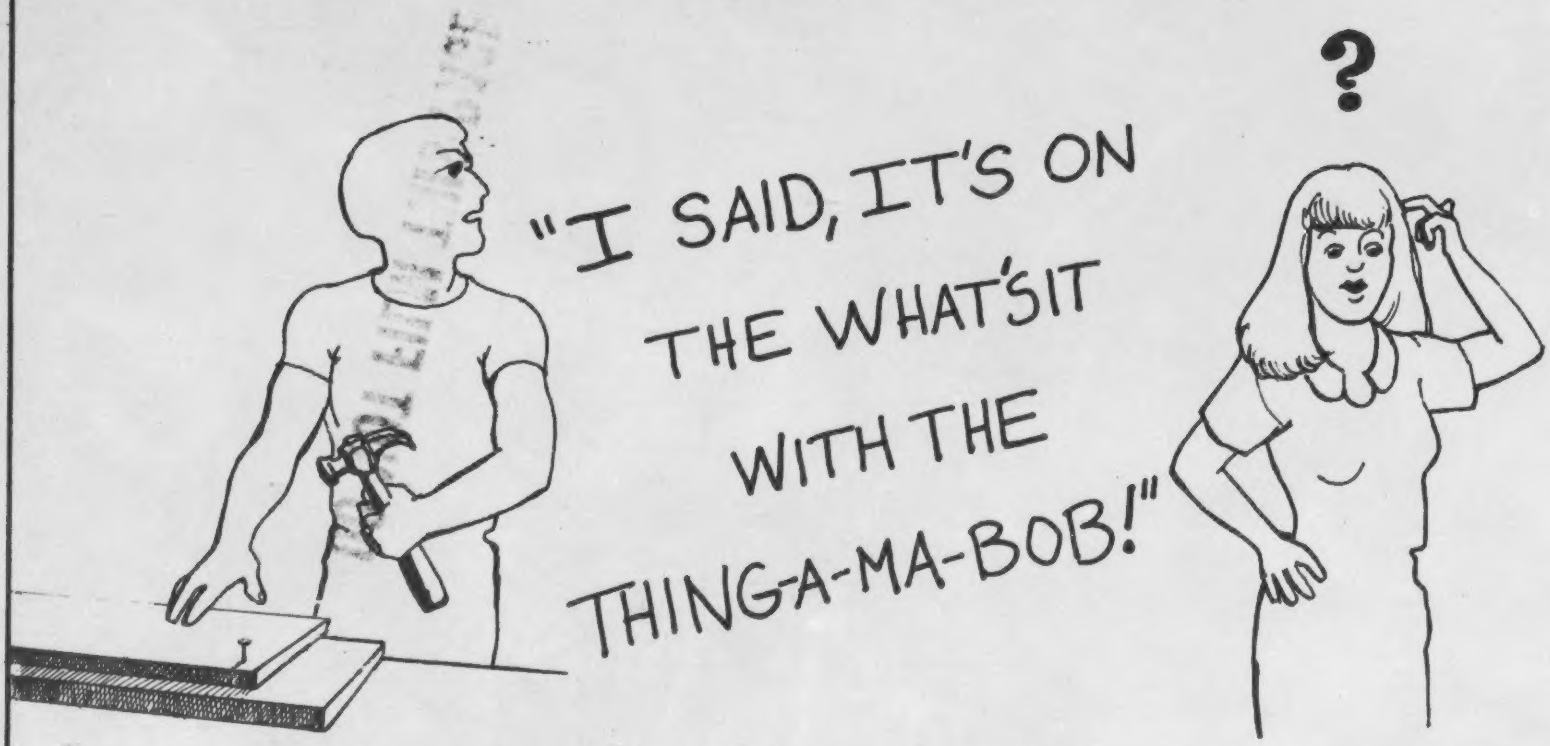
  EXAMPLES: Moving around restlessly in seat, falling asleep while the speaker is talking.

THREE ELEMENTS OF COMMUNICATION


"...ONE HUNDRED BILLION, IF INVESTED WISELY..."
ZZZ

SENDER	MESSAGE	RECEIVER
The person giving the message.	The information being communicated.	The person who is meant to receive the message.

SAY WHAT YOU MEAN


"I SAID, IT'S ON THE WHAT'SIT WITH THE THING-A-MA-BOB!"
?
Sender
Receiver

COMMUNICATIONS

ASSIGNMENT SHEET 2--HOW WELL DO YOU COMMUNICATE?

Directions: Complete the following survey by placing a check "✓" in the column that you feel most honestly describes how you communicate with others. Check the YES column when you would answer the question "most of the time" or "usually". Check the NO column when you would answer the question "seldom" or "never."

	YES (most of the time or usually)	NO (seldom or never)
1. Do you have trouble talking to other people?		
2. Do you have trouble expressing your opinions when they are different from the opinions of others?		
3. Are you upset when someone disagrees with you?		
4. Do you have trouble accepting criticism?		
5. Are people usually interested in what you say?		
6. Do others say that you always seem to think you are right?		
7. Do you admit it when you find out you were wrong?		
8. When you are trying to explain something, do you feel like other people are putting words in your mouth?		
9. When you are given instructions you don't understand, do you ask for an explanation?		
10. During a conversation, do you seem to talk more than other people?		
11. During a conversation, do you let the other person finish talking before you talk?		
12. During a conversation, do you find yourself not paying attention when other people are talking?		

	YES (most of the time or usually)	NO (seldom or never)
13. Do you try to understand what other people say?		
14. Do you pretend you are listening when you are not?		
15. Can you tell the difference between what people are saying and what they may be feeling?		
16. While you are speaking, are you aware of how others are reacting to what you are saying?		
17. Do your words come out the way you want them to?		
18. Do you usually assume other people understand what you are saying without explaining what you mean?		

UNIT IV

COMMUNICATIONS

TEST PART 2

1. List and describe the three elements of communication.

    a.

    b.

    c.

2. Point out the statements that are correct concerning effective communication by writing TRUE or FALSE in the blank to the left of each statement.

    _____a. Communication implies sharing and understanding.

    _____b. Verbal communication should be checked for understanding.

    _____c. Communication is a three-way process.

    _____d. A negative self-concept is part of effective communication.

    _____e. An ability to listen is important.

    _____f. Information should be given simply and completely.

3. Briefly describe the purpose of feedback.

UNIT IV

COMMUNICATIONS

INFORMATION SHEET 3--ORAL COMMUNICATION

I. Two forms of oral communication

   A. Talking with others (informal communication).

      EXAMPLES: Socializing with friends or coffee breaks with co-workers.

   B. Talking to others (formal communication).

      EXAMPLE: Making a speech in class.

II. Informal communication

   A. Introducing yourself

      1. When introducing yourself, give your first and last names or the name you prefer to be called.

      2. State your name slowly and distinctly so that it can be understood.

         (NOTE: It may be necessary to spell your name.)

      3. Give some information about yourself to start the conversation and to give the listener a way to remember you.

         EXAMPLE: I'm Sarah Mills, a student from Podunk High School.

      4. Repeat names during the introduction and conversation so they may be remembered correctly.

      5. Watch for clues that a person doesn't remember your name when meeting someone again and reintroduce yourself.

         (NOTE: Never use the "You don't remember me, do you? trick.)

   B. Carrying on casual conversation

      1. Be a good listener.

      2. Try to see things from the other person's viewpoint.

      3. Ask questions to discover the other person's interests.

         (NOTE: Ask questions that require more than a "yes" or "no" answer.)

         EXAMPLE: "What do you think about Larry's new motorcycle?"

4. Avoid controversial subjects, such as religion or politics.
5. Avoid repeating annoying words and phrases.

   EXAMPLES: You know; and uh.
6. Avoid using your hands too much while talking.
7. Do not monopolize the conversation.
8. Pronounce words properly.
9. Enunciate words clearly.

C. Improving communication skills

1. Talk on a level the listener can understand.
2. Get the listener interested in the conversation as early as possible.
3. Talk about only one subject at a time and relate all comments to that subject.
4. Think before responding to questions.
5. Try to develop the ability to organize your thoughts while you talk.
6. Show respect for the listener.
7. Encourage the listener to ask questions and give feedback.
8. Speak distinctly.
9. Use gestures wisely.
10. Be sure to use proper pronunciation and English usage.
11. Use variety in speech and pitch.
12. Speak loudly enough to be heard without shouting.
13. Maintain eye contact.
14. Be careful when using colloquialisms to make sure everyone understands what you mean.
15. Use words with positive connotations rather than negative.

    EXAMPLES:

Positive appeal	Negative appeal
a. life insurance	a. death insurance
b. sanitary engineer	b. garbage collector
c. investment counselor	c. stock salesperson
d. fib	d. lie
e. unscheduled quiz	e. pop test

III. Formal communication

A. Preparing to speak

1. Choose a subject that interests you.

a. Choose a subject that fits the situation.

b. Choose a subject you can cover in the time limit you are allowed.

c. Choose a subject that will affect the audience the way you want it to.

EXAMPLE: A funny speech will entertain an audience.

2. Make an outline of important points or facts you want to include.

3. Practice your speech.

(NOTE: Practicing your speech will help to give you confidence.)

a. In front of a mirror.

b. In front of friends.

B. Things to avoid when speaking

1. Hesitation sounds

(NOTE: Long pauses or the repetition of certain sounds to fill in while you try to think of what you will say next are irritating to an audience.)

EXAMPLES: You know, well, uh, or er.

2. Slang expressions

3. Redundancy or the tendency to say things twice

EXAMPLE: "We must return back to the office." Return and back say the same thing. Only one word is needed.

4. Too many gestures

C. Techniques used in effective speaking

1. Give your speech with your arms hanging at your sides.

2. If using a speaker's stand (lectern), you may want to rest your hands on it, but do not hold on to it.

3. Maintain eye contact with your audience.

   (NOTE: Do not look at the walls, ceiling, or windows. Except for the few seconds you may need occasionally to glance at your notes, you should look at people.)

4. Get the audience interested in what you are saying.

5. Try to hide your stage fright.

   a. Perhaps the best way to avoid stage fright is to be prepared before you give your speech.

   b. Walk clamly to the place where you are to give the speech.

   c. Take a deep breath and start your speech.

      (NOTE: Once you have started, you will gain confidence and will continue to do well.)

6. Speak clearly and loudly enough to be heard.

7. Repeat important points or facts you want your audience to remember.

8. Watch the reaction of your audience to see how you are doing.

IV. Listener responsibilities for effective communication

(NOTE: We spend seven out of every ten minutes listening. We forget almost half of a message immediately and remember only 25% of a message a few hours later.)

A. Paying attention means more than just using your ears and eyes. It means becoming actively involved with the speaker.

B. Let the speaker know you are listening by nodding when you agree, or laughing or smiling at a joke.

C. Ask questions or summarize what the speaker is saying.

D. Try to anticipate what points the speaker is trying to make.

E. Listen between the lines for what the speaker is really saying.

F. Mentally outline the main points and supporting points.

V. Obstacles that prevent effective listening

(NOTE: The average person speaks at a rate of 125 words per minute. Most people are able to listen at a rate between 400 and 600 words per minute. Therefore, the mind tends to wander. This contributes to many problems, such as directions not being followed completely.)

A. "Get the facts" listening--Listening for facts instead of understanding ideas presented from all the facts.

B. "Looks make the speaker" listening--Allowing accents, speech problems, and personal appearances to affect listening.

C. Pretending--Nodding your head and saying "Uh huh" so no one will know you are not really listening.

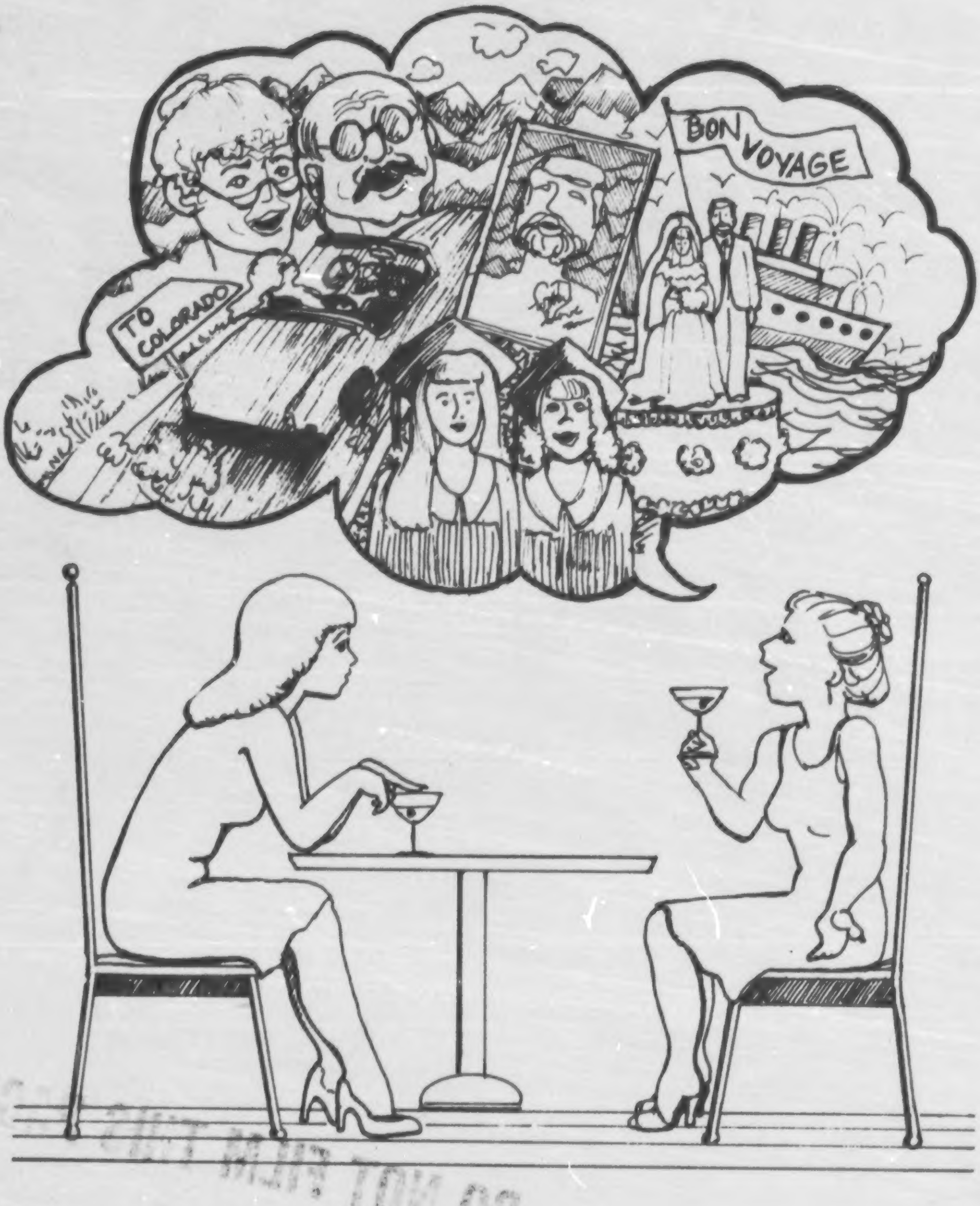
D. Emotional blocking--Going temporarily deaf at the use of certain words because of their emotional impact.

E. Pencil and paper listening--Becoming so involved in taking notes that you only "half-listen."

F. Distractions--Being distracted by what is happening in the area.

G. Rebuttal--Planning what you will say next instead of listening to what is being said.

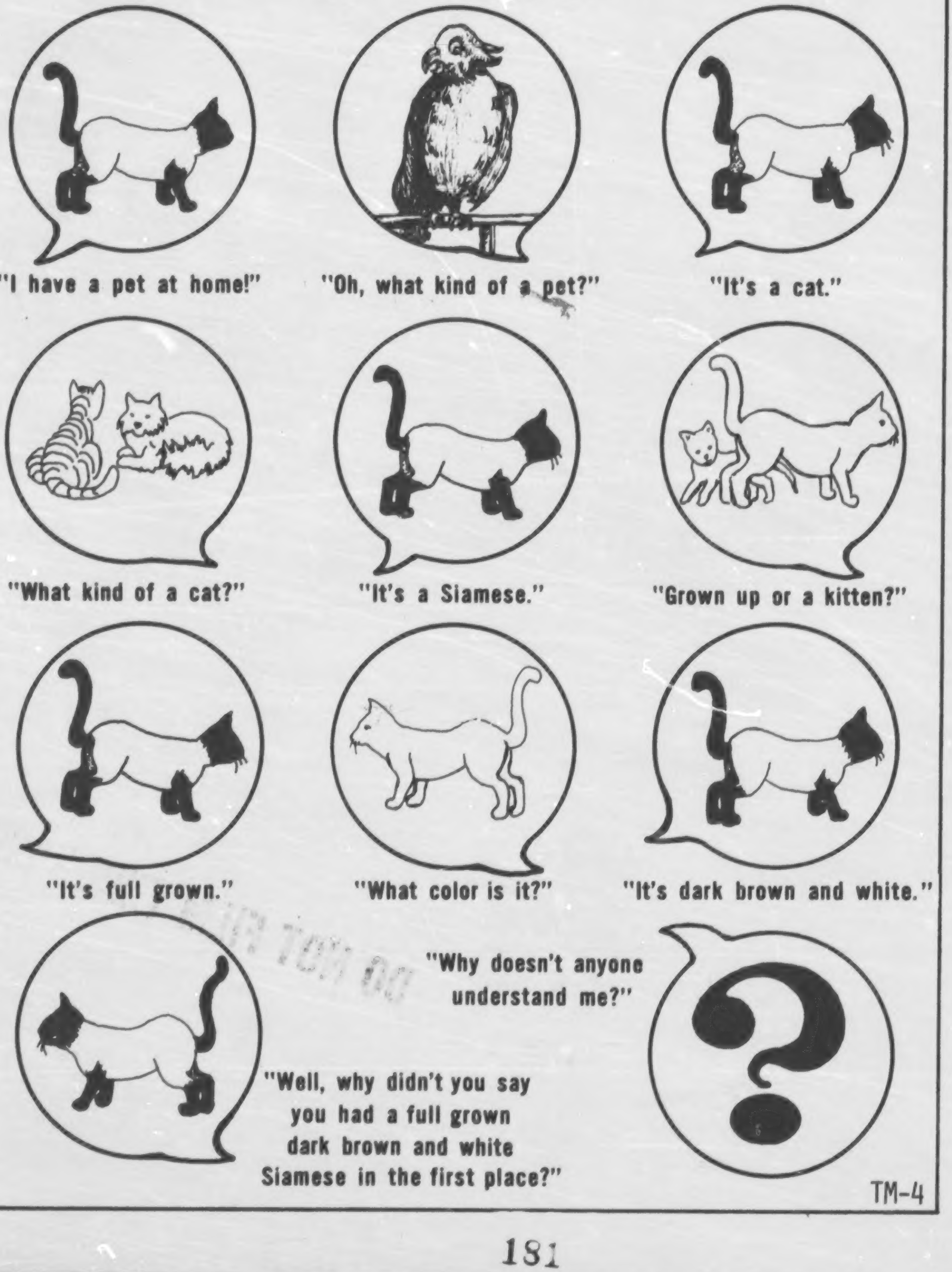
WHAT DO I TALK ABOUT?


BON VOYAGE
TO COLORADO

Everything that has happened to you in your lifetime has become part of you and provides material to talk about.

COMMUNICATING

Do not assume everyone understands common words


"I have a pet at home!"
"Oh, what kind of a pet?"
"It's a cat."
"What kind of a cat?"
"It's a Siamese."
"Grown up or a kitten?"
"It's full grown."
"What color is it?"
"It's dark brown and white."
"Why doesn't anyone understand me?"
"Well, why didn't you say you had a full grown dark brown and white Siamese in the first place?"
?

UNIT IV

COMMUNICATIONS

ASSIGNMENT SHEET 3--ANALYZING YOUR VOICE

Directions: Do a two-minute tape recording of your voice. (Reading aloud a short story or talking with a friend might be a good source.) Then, listen to the tape and complete the rating below. Using the rating of your voice, make a list of ways you might improve your voice.

		YES	MAYBE/SOMETIMES	NO
A.	Do you speak too loudly or too softly?			
B.	Do people have a hard time hearing or understanding you?			
C.	Do you always use the same tone?			
D.	Do you speak with the same volume continually?			
E.	Do you speak in long sentences?			
F.	Do you have trouble pronouncing certain letters?			
G.	Do you mumble so you can't be understood?			
H.	Do you use "uh" and "er uh" frequently?			
I.	Do you often speak too fast or too slowly?			
J.	Do you mispronounce words?			
K.	Do you run words together?			
L.	Do you have a whining voice?			
M.	Do you use slang terms frequently?			
N.	Do you have an adequate vocabulary?			
O.	Do your words flow out evenly and clearly?			
P.	Is your voice friendly?			
Q.	Can you be heard in the back of the room?			
R.	Do you emphasize your main thoughts?			

UNIT IV

COMMUNICATIONS

ASSIGNMENT SHEET 4--ROLE-PLAYING SITUATIONS

Directions: Select a classmate as a partner in this role-playing situation. Introduce yourself (you may pretend you are someone else, if you'd rather) to your partner and tell something about yourself. Continue talking for 5 minutes. At the end of this time, your partner will introduce you to the rest of the class.

UNIT IV

COMMUNICATIONS

ASSIGNMENT SHEET 5--FOLLOWING INSTRUCTIONS

Directions:

A. Choose one person in the class to describe the design below (Figure 1). The rest of the class should try to draw the object exactly like the original design. The participants are not allowed to see the design. No questions can be asked.

B. Repeat the activity using the second design on the following page (Figure 2), but this time allow the participant to ask questions.

FIG. 1

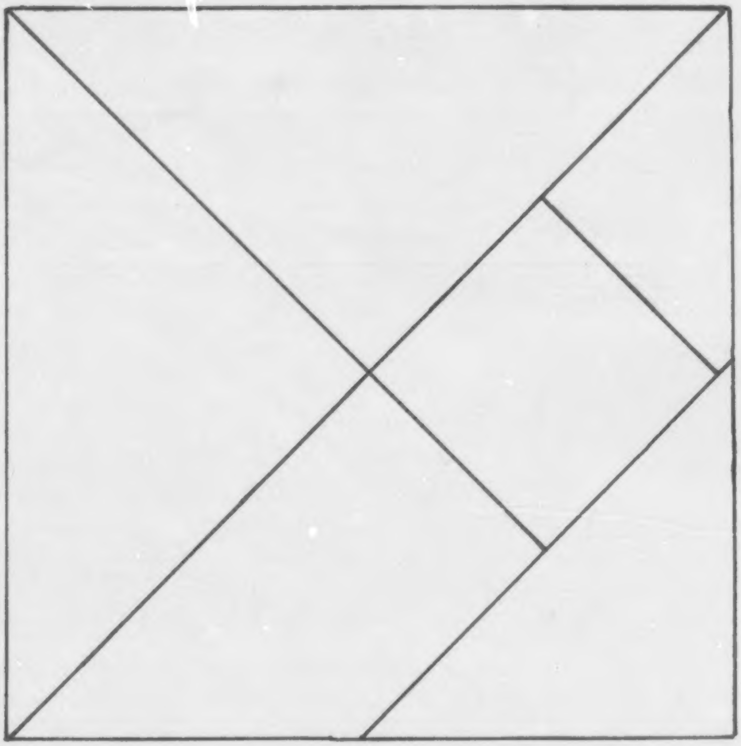
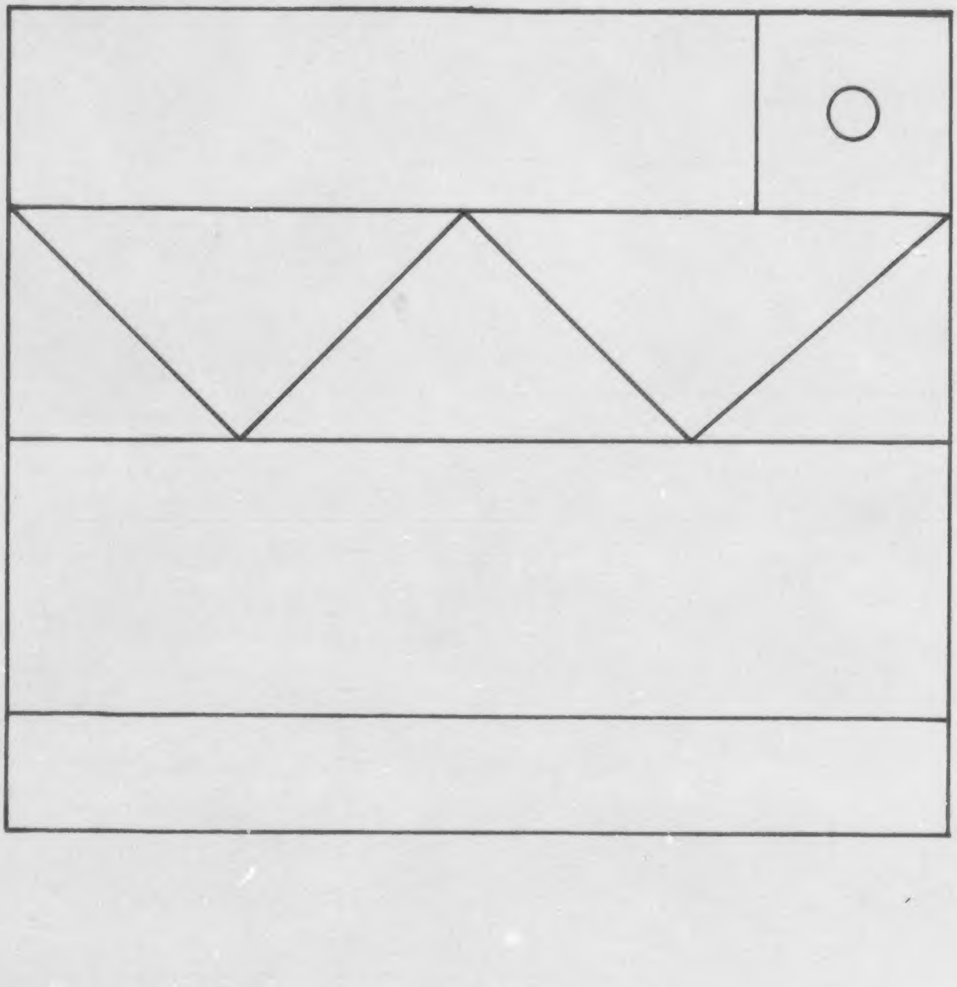


FIG. 2



UNIT IV

COMMUNICATIONS

ASSIGNMENT SHEET 6--GIVING AND RECEIVING INSTRUCTIONS

Directions: Select one student to give instructions (sender) to a second student (receiver). These two students will face each other. The sender will at all times keep both hands clasped in back--no body language is allowed. The sender will describe something done often, such as lacing a shoe, tying a man's necktie, applying eye makeup, or putting in contact lens (if both wear contacts). The receiver will do only as instructed. The remainder of the class will observe these two and mentally attempt to perform the task following the sender's instructions.

UNIT IV

COMMUNICATIONS

TEST PART 3

1. List the two forms of oral communication.

a.

b.

2. Label the statements below concerning informal communication by writing YES beside each correct statement and NO beside each statement that is incorrect.

_____a. When introducing yourself, give your first and last names or the name you prefer to be called.

_____b. Give some information about yourself to start the conversation.

_____c. If you have been introduced to someone before but the person doesn't remember you, remind them by saying "You don't remember me, do you?"

_____d. It is important to be a good listener in any conversation.

_____e. Try to have the person see things from your point of view.

_____f. Ask questions that require a yes or no answer to keep the conversation going.

_____g. Politics and religion are good subjects to start a conversation.

_____h. Avoid repeating annoying words and phrases such as "you know" or "and uh."

_____i. Improve your communication skills by trying to develop the ability to organize your thoughts while you talk.

_____j. Talk on a level the listener can understand.

_____k. It is best to have several subjects that you can talk about at one time.

_____l. Use words with negative rather than positive meanings.

3. Place a check by those things to avoid when speaking.

_____a. Hesitation sounds

_____b. Slang expressions

_____c. Redundancy

d. Too many gestures

e. Too much talking

4. Fill in the blanks with the word or words which best complete the sentences below concerning the techniques used in effective speaking.

   a. Give your speech with your arms at your ____________.

   b. Maintain ________ contact with your audience.

   c. The best way to avoid ________ ________ is to be prepared before you give your speech.

   d. Once you have gotten started on your speech and it is going well, you will gain ________________.

   e. Watch the reaction of your ___________ to see how you are doing.

COMMUNICATIONS

INFORMATION SHEET 4--WRITTEN COMMUNICATION

I. Types of written communication

  A. Personal letters

  EXAMPLES: "Thank you" notes, letters of congratulation, or sympathy.

  1. Correspondence to a friend or relative.
  2. Have an informal form of writing.

  B. Formal correspondence

  (NOTE: A more formal form of writing is used.)

  1. Reports.
  2. Requests for information, reservations or other needed data.
  3. Memorandums.

     (NOTE: Used to communicate information to employees located in the same building or in other branches of the same company.)

  4. Application letters.

II. Factors to consider in written communication

  A. Eye appeal

  1. The letter which is neat and attractive creates a favorable impression.

     (NOTE: Don't rush. Take time to be neat.)

  2. The favorable appearance of a letter creates an interest in and a respect for the writer.
  3. The letter should be typed so it will be easy to read.

  B. Correct name, title, and address of the reader.

  C. Paragraph divisions

  1. Break long paragraphs into smaller units.
  2. Avoid paragraphs which consist of seven or more lines.

D. Correct spelling and punctuation

   1. Spelling and punctuation errors create a bad impression with the reader.

   2. Use a dictionary whenever you are not sure how to spell a word correctly.

E. Appropriate writing style

   (NOTE: Choose a style appropriate to the audience.)

   1. Formal style

      a. Basically impersonal.

      b. Uses a larger vocabulary than in conversation.

   2. Informal style

      a. More personal.

      b. Uses a less formal vocabulary.

   3. Colloquial style

      a. Uses the style of casual conversation.

      b. May include incorrect grammar and slang terms.

F. Purpose

   1. Types of communication:

      a. To inquire.

      b. To complain.

      c. To summarize.

      d. To report.

      e. To instruct.

   2. Keep your purpose in mind as you write.

III. Steps for planning and composing written communication

   A. Jot down ideas as you think of them.

      (NOTE: These ideas can be sorted later and put in correct order.)

   B. List specific details or important points you want to include.

   C. Decide on the sequence of points to be included.

D. Start writing

1. Make your first sentence strong and important.

2. Make the letter grammatically correct.

3. Keep a positive attitude throughout the message.

   (NOTE: Most people respond best to a tactful, positive approach.)

4. Write the message in as few words as possible.

5. Make an effective closing sentence.

   (NOTE: A brief summary of your message or a "thank you" for the reader's time may be an appropriate ending.)

E. Evaluate the entire message to be sure the information is presented in a concise, clear, correct, and courteous manner.

1. The reader is unable to ask questions to clarify information; therefore written messages need to be especially clear and complete.

2. It may be helpful to ask another person to evaluate your message.)

IV. Common errors to avoid when writing messages

A. Sentence fragments--Part of a sentence used as a complete sentence.

1. A sentence fragment does not have both a subject and a predicate and usually does not make sense by itself.

   EXAMPLE: The mother hearing her crying baby.

2. Sometimes sentence fragments are used for making a strong point.

   EXAMPLE: NO!

B. Loose connections--Using conjunctions (connectors), such as and or but, when writing two sentences would be better.

(NOTE: Make two sentences if the sentence becomes too long because a connecting word has been used.)

C. Word omission--Words left out that are required to make the message clear.

D. Comma splice--Placing a comma between statements of two complete ideas.

EXAMPLE: Place a period after the first statement, start the next with a capital letter.

DON'T TAKE SHORTCUTS WHEN WRITING

Write an outline.
Write a rough draft.
Revise it.
Polish it.
Make it look good!

BASIC LETTER FORM

Your Address
City, State, Zip code)
Date

Name of Person to whom writing
Title of Person to whom writing
Address of Person (street)
Address of Person (city) (state)

Dear ______________________:

Closing ________________,

Write Your Name Here.

(Your name - typed)

UNIT IV

COMMUNICATIONS

ASSIGNMENT SHEET 7--IDENTIFY COMMON MISTAKES

A. Find the words that are spelled correctly by placing a check next to the correct word. (Use a dictionary if necessary.)

1. ____ believe
   ____ beleave
   ____ beleive

2. ____ advertize
   ____ advertyze
   ____ advertise

3. ____ excelent
   ____ excellent
   ____ excellant

4. ____ babys
   ____ babies
   ____ babeys

5. ____ dayly
   ____ dailey
   ____ daily

6. ____ library
   ____ libary
   ____ libery

7. ____ recieve
   ____ receive
   ____ recieeve

8. ____ accross
   ____ acrross
   ____ across

9. ____ writing
   ____ writeing
   ____ writting

10. ____ Feberary
    ____ Febrary
    ____ February

11. ____ dictionary
    ____ dictonery
    ____ dictionery

12. ____ mispell
    ____ mispel
    ____ misspell

B. Place a C beside each complete sentence and an F beside each sentence fragment below. In the space provided, make each sentence fragment into a complete sentence.

____1. The mother hearing her crying baby.

____

____

____2. Don't you hear that siren?

____

____

____3. Driving to Denver last week.

____

____

____4. Nobody knows what happened.

____5. I should have known better.

____6. Chestnuts roasting on an open fire.

____7. Running across the street quickly.

____8. Listen to your fellow workers.

____9. Filling out an application correctly is very important.

___10. To follow instructions properly.

UNIT IV

COMMUNICATIONS

ASSIGNMENT SHEET 8--LOOKING FOR ERRORS

Directions: Look through a newspaper or old magazine and complete the following activities. Bring the newspaper or magazine to class with you and discuss the errors you found.

A. Circle three misspelled words.

B. Write an F next to any sentence fragments you find. Explain to the class which sentence fragments might be used to make a strong point and therefore might be correct to use.

C. Are there any other grammatical errors such as incorrect punctuation, comma splices, or loose connectors?

UNIT IV

COMMUNICATIONS

ASSIGNMENT SHEET 9--WRITING A LETTER

Directions: Using the information given below, write a business letter to the Allied Trucking Company asking for information concerning a shipment of carpeting that has not arrived as scheduled.

You are the manager of Venture Unlimited, a discount carpet and tile center. Pat Terry is the head of Allied Trucking Company located at 11055 Samuel Drive, Kerrville, Texas, 78028. The shipment was to arrive on March 2 and is now 10 days late.

UNIT IV

COMMUNICATIONS

TEST PART 4

1. Identify types of written correspondence by placing a "P" in the blank beside those things that concern personal letters and an "F" next to those statements concerning formal correspondence.

   _____a. Examples include thank you notes or correspondence to a friend.

   _____b. A more formal form of writing is used.

   _____c. Memorandums are an example.

   _____d. Letters of application would be considered this type of correspondence.

   _____e. An informal form of writing is used.

2. List four factors to consider in written communication.

   a.

   b.

   c.

   d.

3. Put the following steps for planning and composing written communication in correct sequence by numbering from 1-5.

   _____a. Jot down ideas as you think of them.

   _____b. Start writing.

   _____c. Evaluate the entire message to be sure the information is presented in a concise, clear, correct, and courteous manner.

   _____d. List specific details or important points you want to include.

   _____e. Decide on the sequence of points to be included.

4. Match the terms that refer to common errors made when writing to their descriptions by placing the correct number in the blank to the left.

_____a. Placing a comma between statements of two complete ideas.

_____b. Words left out that are required to make the message clear.

_____c. Part of a sentence used as a complete sentence.

_____d. Excessive use of connectors.

(1) Sentence fragments

(2) Loose connections

(3) Word omission

(4) Comma splice

UNIT IV

COMMUNICATIONS

INFORMATION SHEET 5--NONVERBAL COMMUNICATION

I. What is nonverbal communication?

A. Nonverbal communication tends to speak louder than words by showing your attitudes, whether you want to or not.

B. Nonverbal communication represents how you say things rather than what you say.

C. Nonverbal communication helps you understand verbal communication.

D. These nonverbal signals often determine whether you like someone or not.

(NOTE: You make these decisions on the basis of feelings you get from reading someone else's nonverbal signals.)

II. Nonverbal communication is transmitted by:

(NOTE: These affect your relationship with other people, often without either of you realizing it!)

A. Posture

B. Facial expressions

(NOTE: By watching another person's facial expressions, you can learn more about what the person is saying.)

C. Physical appearance

(NOTE: Your physical appearance gives other clues about you as a person.)

EXAMPLE: Are you neat or sloppy?
1. Hair style
2. Clothes

D. Voice level and tone

E. Energy level

F. Gestures

1. Gestures accompany verbal communication and are used to emphasize a point or idea.

2. Gestures may also communicate meaning by themselves.

G. Eye contact

H. Mannerisms

I. Physical distance between persons

1. Each person has a certain amount of space around one's body that is claimed as one's own.

2. This space has imaginary boundaries that are set according to the situation.

3. Certain persons are allowed to enter your personal space while others are not.

4. When people violate the unspoken rules of interpersonal distance (get too close when they should be farther away, or stand too far away when they are expected to be more intimate) you feel uncomfortable.

   EXAMPLE: When someone you did not invite to approach you comes too close, you tend to move away.

III. Examples of common gestures, facial expressions, and body positions

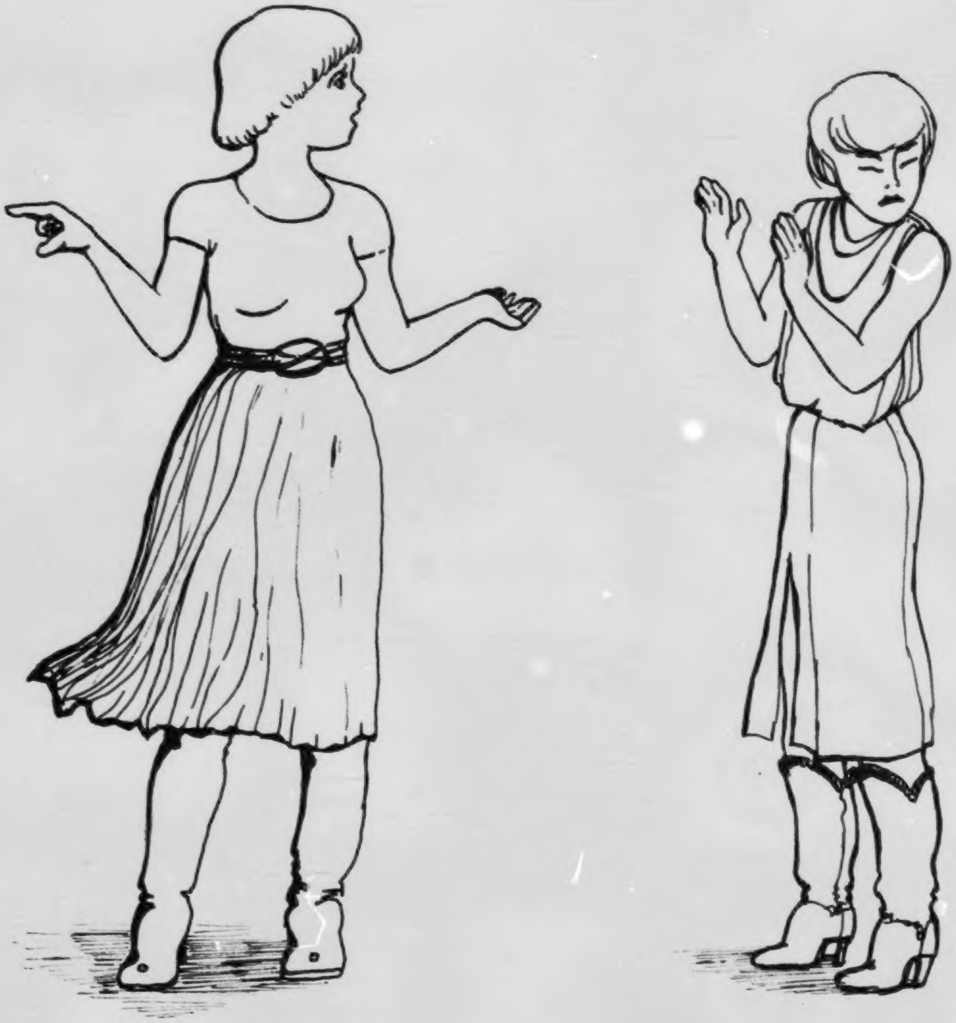
A. Positive examples

1. Open palms--friendly, openness
2. Arms swinging freely when walking--cheerful
3. Sitting slightly forward in a chair--attentive
4. Eye contact--attentive, listening
5. Arm around another person's chair--intimacy, closeness

B. Negative examples

1. Closed fist--anger, hostility
2. Nervous gestures (tapping, rapid blinking of eyelids, scratching)--lack of confidence, boredom
3. Feet up on furniture--Possessiveness or ownership

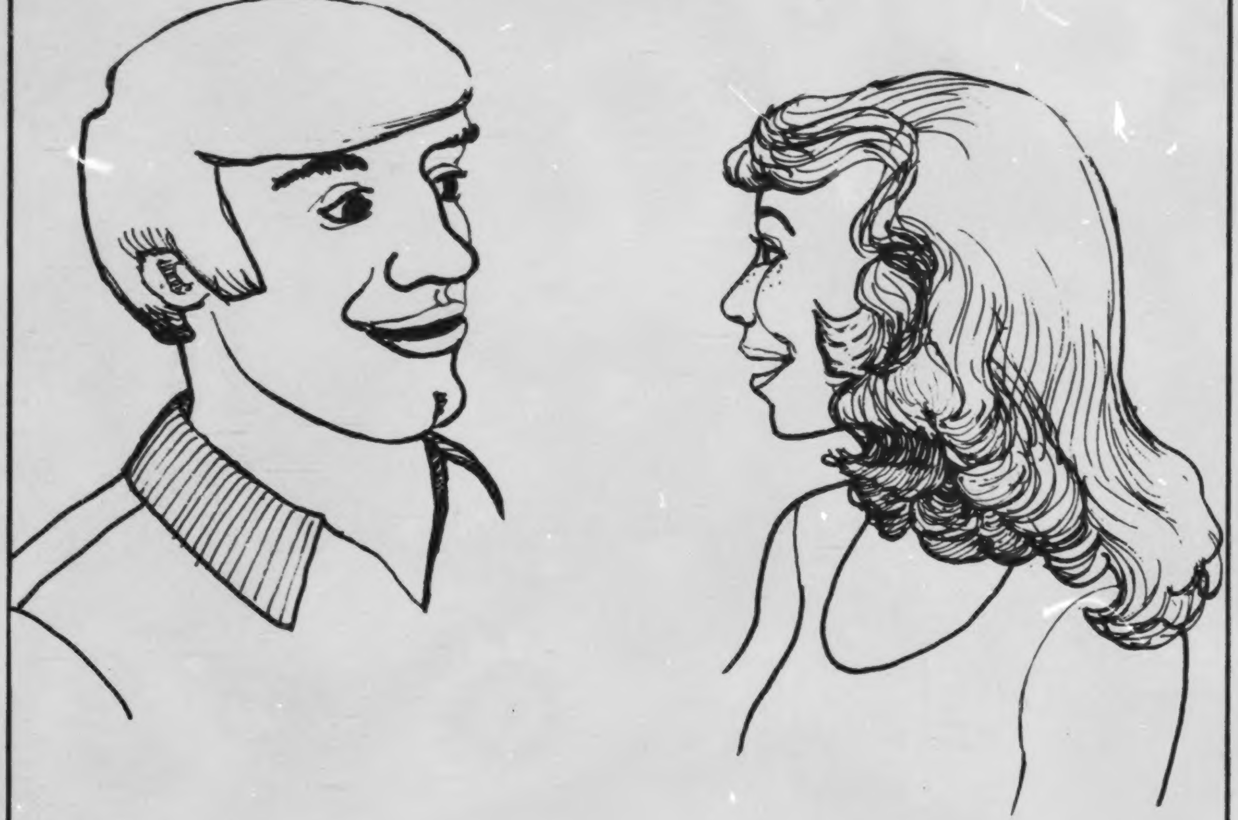
NONVERBAL COMMUNICATION



When we move our faces and bodies, we communicate a great deal about our feelings, emotions, and reactions.

TM-7

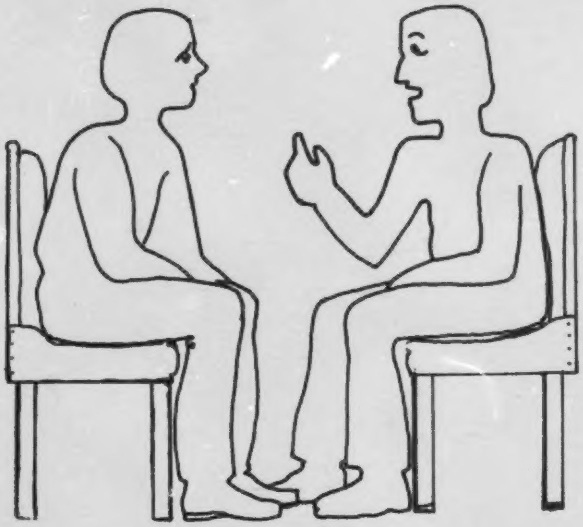
EYE CONTACT



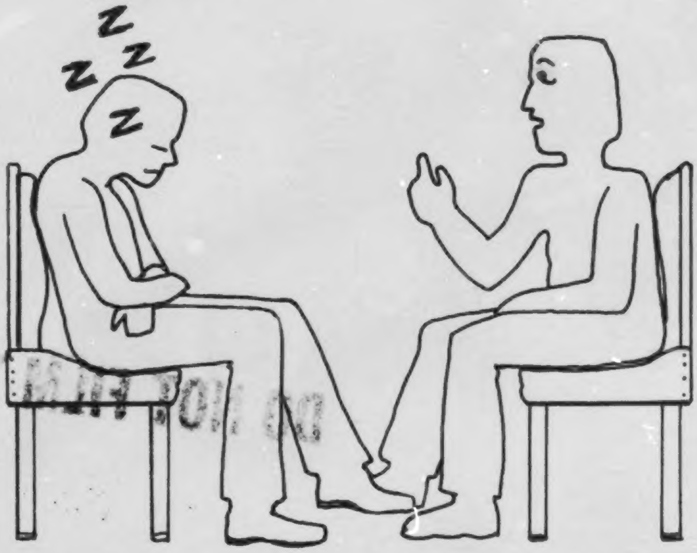
Maintain eye contact with other people.
But DO NOT STARE!

DO NOT FILM THIS PAGE

ATTENTIVE POSTURE



- **Turn your body toward the speaker**
- **Lean slightly toward the speaker.**
- **Be comfortable and relaxed**



BUT NOT TOO RELAXED!

UNIT IV

COMMUNICATIONS

ASSIGNMENT SHEET 10--WHAT NONVERBAL COMMUNICATION PATTERNS DO YOU USE?

Directions: The following questions are intended to lead you to think about your own communicative patterns. Answer the questions briefly but honestly.

A. What are the three most common gestures you make when you speak? Do these gestures say anything about your personality?

B. How do you know that someone is interested in talking with you when nothing is stated?

C. At what distance does a good friend get "too close?" At what distance does a fellow student, whom you do not know well, get "too close?" Why is there a difference?

D. Have you ever felt hostile or friendly toward someone just because of his/her appearance? What made you feel that way?

UNIT IV

COMMUNICATIONS

ASSIGNMENT SHEET 11--OBSERVE FOR NONVERBAL COMMUNICATIONS

Directions: Your instructor will ask for several students to role-play both an informal conversation with friends and a formal conversation between an employee and his/her supervisor. The remainder of the class should observe these students for nonverbal communications that take place at the same time as the verbal communication. Below are some sample questions for classroom discussion.

A. Describe the posture of each of the students. Does it change or stay the same?

B. Does each person look at the other more when speaking or when listening?

C. What does each person do to let the other know he/she is paying attention?

D. What gestures are used?

E. How do the two situations differ in the nonverbal communication used?

UNIT IV

COMMUNICATIONS

ASSIGNMENT SHEET 12--WHAT'S IN A NAME?

Directions: Each person will be given a gummed label to wear on the forehead. On the label will be a job description or personal characteristic, such as pickpocket. You will not see your own label. The entire group will move around the room freely with each other. Try to guess your label while you help others guess their labels by nonverbal communication. There is to be absolutely no talking or writing.

UNIT IV

COMMUNICATIONS

ASSIGNMENT SHEET 13--NONVERBAL AUTOBIOGRAPHY

Directions: Everyone should be seated in a circle. One member volunteers or is selected to stand in the middle. That person should tell the group something about himself/herself without using words. After about 2 minutes, the person in the center returns to his/her seat and picks a replacement. After several people have gone to the center, the entire group should discuss the following questions.

A. What were some of the nonverbal clues that were used?

B. Were all the performer's movements meaningful?

C. What judgments did you make about the performers' personalities from the clothes they wore, their movements, or their body language? Did these judgments always agree with what the performer was describing about himself/herself?

D. As a performer, how did you feel trying to tell something about yourself without speaking?

UNIT IV

COMMUNICATIONS

TEST PART 5

1. Write TRUE or FALSE in the blank at the left of the following statements concerning nonverbal communication.

_____a. Nonverbal communication represents what you say rather than how you say it.

_____b. Nonverbal communication helps you understand verbal communication.

_____c. Nonverbal communication tends to speak louder than words by showing your attitudes whether you want to or not.

_____d. You make decisions about whether you like someone or not on the basis of feelings you get from reading someone else's nonverbal signals.

2. List seven ways that nonverbal communication is shown.

a.

b.

c.

d.

e.

f.

g.

3. Place a "P" beside each positive example and an "N" beside each negative example of nonverbal communication.

_____a. Arms swinging freely when walking

_____b. Eye contact

_____c. Closed fist

_____d. Arm around another person's chair

_____e. Nervous gestures

_____f. Feet on furniture

_____g. Sitting slightly forward in a chair

_____h. Open palms

UNIT IV

COMMUNICATIONS

INFORMATION SHEET 6--TELEPHONE COMMUNICATION

I. Telephone courtesy

(NOTE: What you say and how you say it determines the mental image formed by those with whom you come in contact by phone.)

A. Answer all telephone calls pleasantly and promptly.

(NOTE: The person called will form an impression of your personality just from hearing your voice.)

B. Identify yourself properly.

C. Apologize for the error if a wrong number is reached.

(NOTE: Hand up, verify the number, and call again.)

D. Make inquiries tactfully.

E. Use phrases such as "please" and "thank you."

F. Give undivided attention to the conversation.

G. State the reason and ask permission when leaving the phone.

(NOTE: Get the person's attention politely when returning to the line.)

H. Avoid covering the telephone receiver to discuss something with another person.

(NOTE: The caller can usually hear this conversation.)

II. Making a telephone call

A. Plan the call

1. Write down important information you may need during the call.

a. The purpose or reason for making the call.

b. The name of the person to be reached.

c. The points to be covered.

EXAMPLES: Directions, descriptions, or dates.

d. Questions to be asked.

2. Gather the necessary materials.
    a. Pad and pencil
    b. Calendar
    c. Appointment schedule
3. Determine the best time to call.

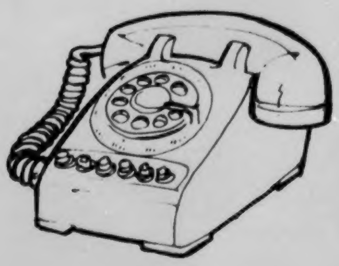
    EXAMPLE: Consider different time zones.
4. Determine the type call to be made.
    a. Local
    b. Long distance

    EXAMPLES: Station-to-station or person-to-person.
    c. Conference
5. Determine who will be charged for the call.
    a. Charge to the caller
    b. Call collect to the answering party

B. Place the call

1. The dial phone
    a. Lift the receiver and listen for the dial tone before you begin to dial.
    b. Use the index finger and dial each letter and/or numeral carefully.
        (1) Move the dial all the way to the finger stop, then release it.
        (2) Let the dial return to its normal position without interrupting or forcing it.

        (NOTE: The equipment registers the number while the dial is returning to its normal position.)

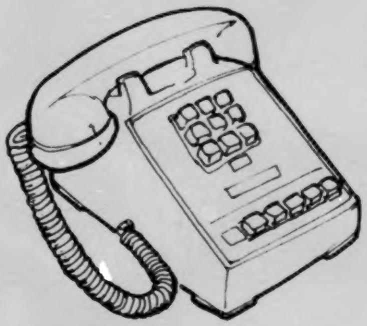


    c. Avoid the use of the letter "I" for the number "one" or the letter "O" for the number "zero."

2. The touch-tone phone

   a. Lift the receiver and listen for the dial tone.

   b. Use the index finger to push each letter and/or numeral carefully.



C. Telephone conversation

1. Hold the mouthpiece so that you speak directly into it.

2. Use a normal conversational tone, with variety for interest.

3. Speak distinctly and clearly.

4. Speak at a normal rate--not too fast or too slowly.

5. Ask for the extension, person, or department required to transact the call if you reach a switchboard operator or someone other than the person you are calling.

6. Identify yourself and your work station when the person you are calling answers.

7. State the reason for the call and provide any necessary information.

8. Ask tactfully for information not volunteered.

9. Listen carefully.

10. Avoid unnecessarily long conversations.

11. Tactfully direct the conversation to a close after the purpose of the call has been accomplished.

    (NOTE: The caller should terminate the call.)

12. Replace the receiver quietly when the call is finished.

III. Answering a telephone call

A. Answer promptly.

(NOTE: When you must be away from the phone, arrange to have someone else answer the phone.)

B. Identify yourself and your work station.

C. Take the necessary action.

1. Offer assistance.

2. Take a message.

EXAMPLE: "I'm sorry. Mr. Thompson is out of the office. May I help you?"

a. Have a pad and pencil ready.

b. Take notes as the information is given.

(NOTE: Write legibly so your note can be read easily.)

c. Ask to have the information repeated if you are not certain that it was understood.

d. Repeat the information back to the caller to make sure it is correct.

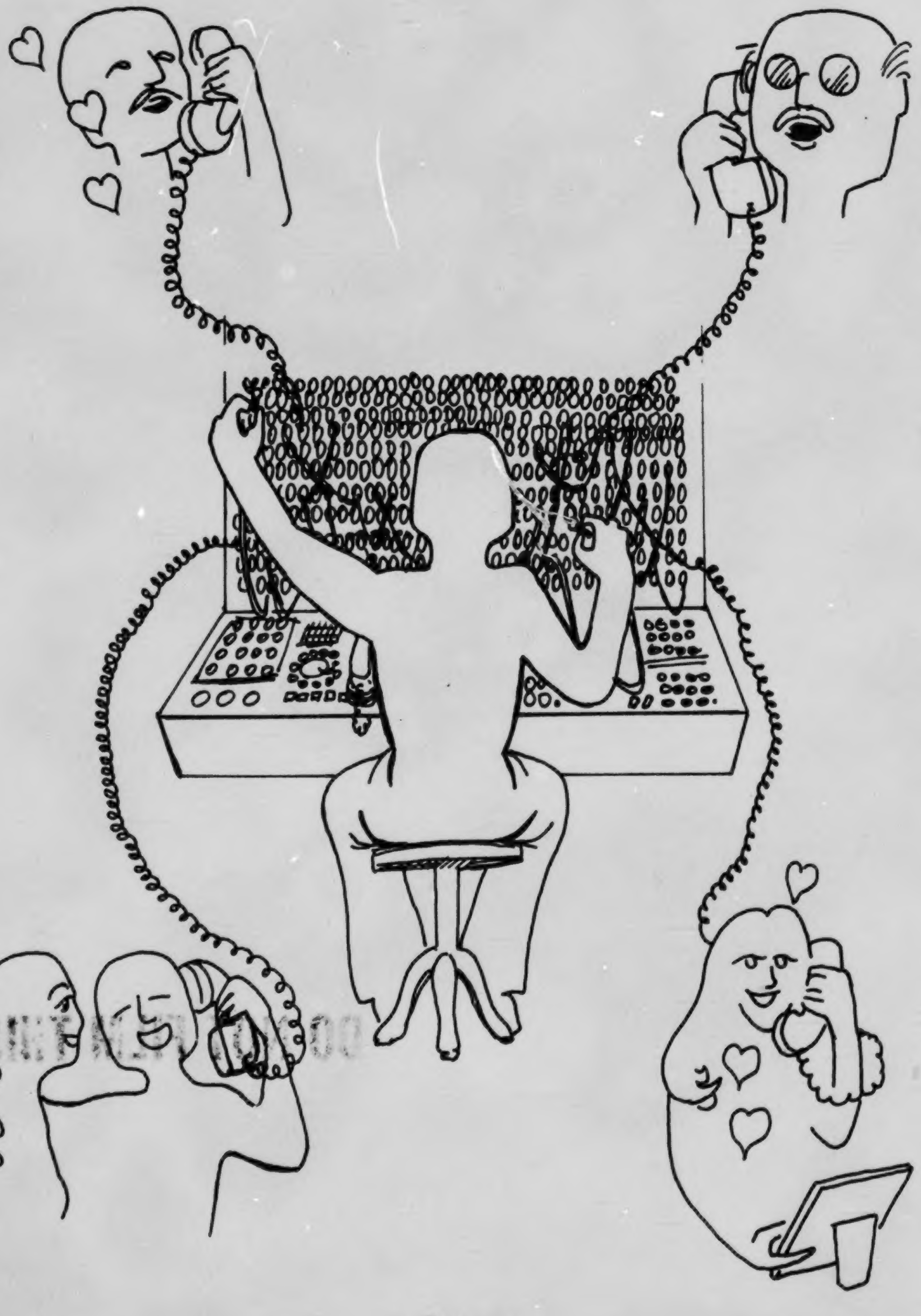
D. Transfer a call when the caller has reached the wrong person, department, or extension.

1. Tell the caller you will transfer the call.

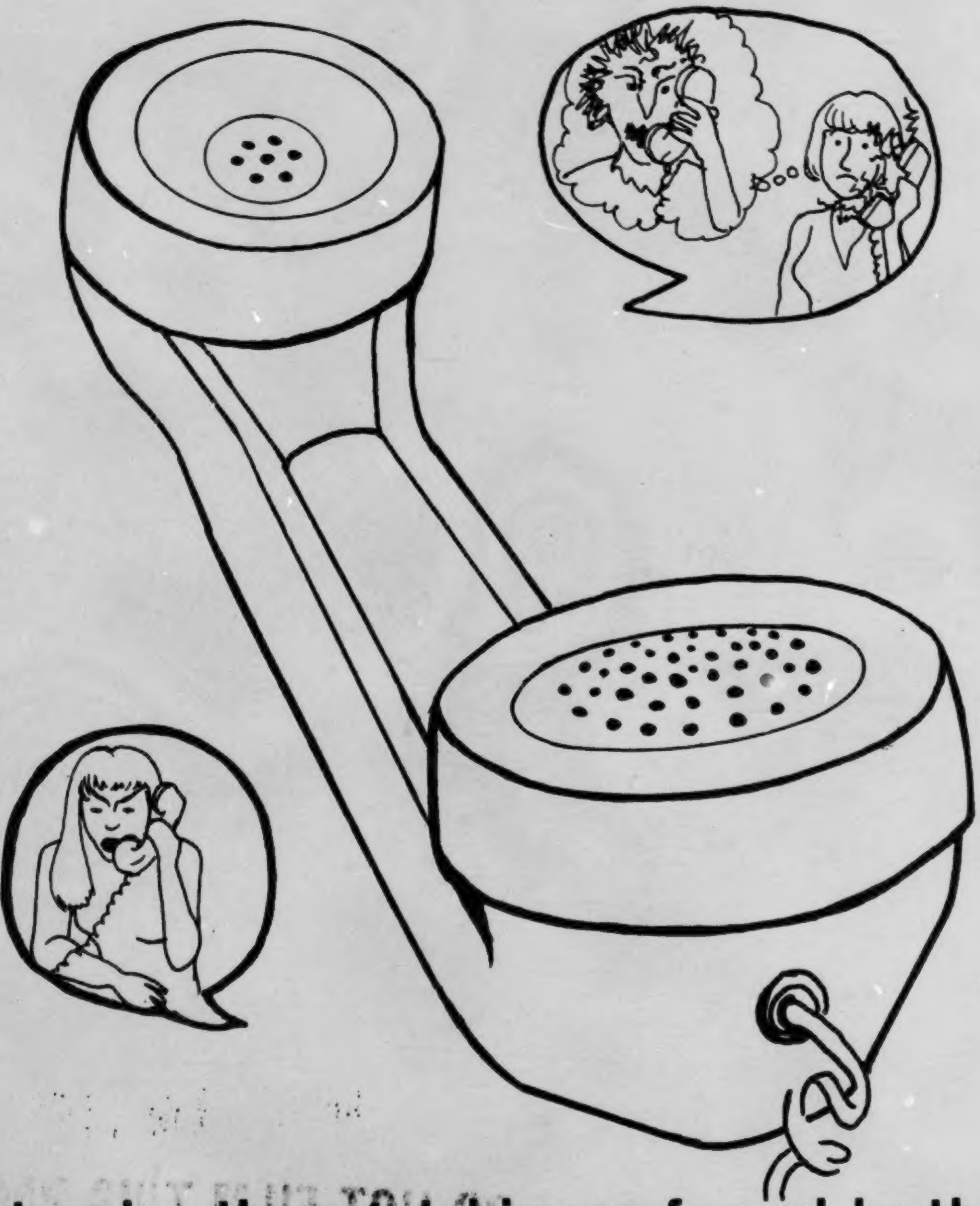
2. Be sure of the correct extension.

3. Tell the caller the name of the person and the extension number for future reference.

THE TELEPHONE IS AN IMPORTANT PART OF COMMUNICATION



WHAT YOU SAY AND HOW YOU SAY IT



Determine the mental image formed by those with whom you come in contact by phone.

UNIT IV

COMMUNICATIONS

ASSIGNMENT SHEET 14--USING THE TELEPHONE CORRECTLY

Directions: Select one of the following situations to role-play on a mock telephone before the class. Demonstrate correct usage of the phone in handling the situation.

A. Your supervisor is talking on another phone when you receive a phone call requesting to speak to the supervisor.

B. The caller requests information about servicing a product that is sold at the store where you work.

C. The caller asks to speak to Mary Lineman who works in the accounting department.

D. The telephone rings while you are busy with a customer.

E. The caller asks to speak to Larry Worker who is on vacation for the week.

COMMUNICATIONS

ASSIGNMENT SHEET 15--EVALUATION CHECKLIST

Directions: Evaluate your performance or that of a classmate in one of the role-playing situations in the preceding assignment sheet.

	YES	NO
1. Answered phone promptly.		
2. Introduced self and work station.		
3. Spoke directly into mouthpiece.		
4. Used normal voice tone.		
5. Spoke distinctly and clearly.		
6. Offered assistance.		
7. Used pleasant voice.		
8. Gave caller a choice of waiting or being called back.		
9. Offered assistance or referred call to another person who could assist.		
10. Explained situation to caller.		
11. Stated when manager might be reached.		
12. Had necessary pad and pencil at hand.		
13. Offered to take a message.		
14. Made notes as information was given.		
15. Wrote legibly.		
16. Politely asked caller to repeat information not clearly understood.		
17. Verified accuracy of spelling, phone numbers, dates, or figures.		
18. Depressed Hold button during an interruption.		
19. Politely attracted attention when resuming a call.		
20. Expressed regret for interruption.		
21. Used a pleasant voice.		
22. Was courteous.		
23. Tactfully closed conversation and quietly hung up receiver.		

UNIT IV

COMMUNICATIONS

ASSIGNMENT SHEET 16--RECORDING TELEPHONE MESSAGES

Directions: You are employed at Travel Tours International as secretary to the director, Martin Fitzgerald. From the information that follows, prepare a telephone message for each of the calls received while Mr. Fitzgerald was out of the office.

A. 9:00 a.m. Tuesday, March 10
Secretary: Mr. Fitzgerald's office. (Your name) speaking.
Caller: This is Mary Keller. May I speak to Mr. Fitzgerald?
Secretary: I'm sorry, Ms. Keller, but Mr. Fitzgerald is not in the office at the moment. May I take a message?
Caller: Yes. I am calling in regard to the Switzerland Scenic Tour. Would you have Mr. Fitzgerald call me after 3:30 p.m. at 722-6305?
Secretary: I will give Mr. Fitzgerald your message.
Caller: Goodbye.
Secretary: Goodbye.

B. 9:15 a.m.
Secretary: Mr. Fitzgerald's office. (Your name) speaking.
Caller: May I speak to Mr. Fitzgerald?
Secretary: May I ask who is calling, please?
Caller: This is Mr. Rutgers from the Los Angeles office.
Secretary: Oh, Mr. Rutgers, Mr. Fitzgerald is not at his desk at the moment. May I take a message?
Caller: Tell Mr. Fitzgerald that I am due in to the Dallas/Fort Worth airport at 7:32 p.m. on Wednesday, April 3 and I would appreciate it if he could arrange for a car to meet me. I am flying on U.S. International Airlines.
Secretary: I will give Mr. Fitzgerald your message, Mr. Rutgers.
Caller: Thank you and good bye.
Secretary: Goodbye, Mr. Rutgers.

C. 10:25 a.m.
Secretary: Mr. Fitzgerald's office. (Your name) speaking.
Caller: May I speak to Mr. Fitzgerald. This is Harry Johnson.
Secretary: Mr. Fitzgerald is out of town until tomorrow. May I take a message for him, Mr. Johnson?
Caller: No, I'll call him back tomorrow. Thank you.
Secretary: Thank you for calling Mr. Johnson.
Caller: Goodbye.
Secretary: Goodbye.

Assignment Sheet 16

A.

Message

For

From

Date Time

Phone No.

Telephoned		Please call	
Called to see you		Will call again	

Message:

Call taken by

B.

Message

For

From

Date Time

Phone No.

Telephoned		Please call	
Called to see you		Will call again	

Message:

Call taken by

C.

Message

For

From

Date Time

Phone No.

Telephoned		Please call	
Called to see you		Will call again	

Message:

Call taken by

UNIT IV

COMMUNICATIONS

TEST--PART 6

1. Point out the statements that show the use of courtesy on the telephone by placing a "✓" in the blank to the left.

_____a. Make inquiries on the telephone tactfully.

_____b. There is no need to identify yourself because the person being called doesn't need to know.

_____c. Cover the telephone receiver if you must discuss something you don't want the person on the phone to hear.

_____d. State the reason and ask permission. When you must leave the phone for any reason.

_____e. Get the person's attention politely when returning to the line.

_____f. Hang up promptly when you reach a wrong number.

_____g. Give divided attention to the conversation.

_____h. Use phrases such as "please" and "thank you."

_____i. Answer all telephone calls pleasantly and promptly.

2. a. Place the following steps concerning making a telephone call in the correct sequence by numbering the statements from 1-5.

_____(1) Gather the necessary materials.

_____(2) Determine who will be charged for the call.

_____(3) Place the call.

_____(4) Determine the type call to be made.

_____(5) Write down important information you may need during the call.

2. b. Circle the number of statements that indicate the correct procedure for conversing on the telephone.

(1) Identify yourself and your work station when the person you are calling answers.

(2) Listen carefully.

(3) Do not ask for information, it will be volunteered.

(4) State why you are calling.

(5) Speak softly.

(6) Speak slowly so the other person can hear everything you say.

3. Fill in the blanks with the word or words that best completes the sentences concerning answering a telephone call.

a. Answer ___________.

b. Identify ___________ and your __________ __________.

c. _________ a call when the caller has reached the wrong person, department, or extension.

d. Take a __________ if the person being called is not available.

UNIT V

BANKING

UNIT OBJECTIVE

After completing this unit, the student will be able to identify terms associated with banks and banking services, understand the Federal Reserve System, know banking services that are available to bank customers, and understand how to use a checking account. This knowledge will be evidenced through demonstration and by satisfactorily completing the unit test.

SPECIFIC OBJECTIVES

After completing this unit, the student will be able to:

1. Match terms associated with banks and banking services.
2. Point out reasons for opening a savings account and name the different types of savings accounts available.
3. Identify advantages of a checking account and explain the correct usage of a checking account.
4. Explain the loan service provided by banks.
5. List special services provided by commercial banks.
6. Follow the correct procedures in filling out a deposit slip.
7. Discuss the purpose of keeping your checkbook register.
8. Explain the correct procedure in completing a check.
9. List the steps of reconciling a bank statement.

UNIT V

BANKING

NOTES TO THE COORDINATOR

I. Objective sheet

  A. Discuss the unit objective with the students.

  B. Discuss each specific objective.

  C. Have the students complete the objectives in a sequence best suited to your classroom.

  D. Add any objectives necessary to fully meet the needs of the unit and the students.

II. Information and assignment sheets

  A. INFORMATION SHEET 1--BANKING TERMS AND DEFINITIONS

    1. Review terms and definitions with students.

    2. Have the students look up the terms in a dictionary for additional understanding.

    3. Play "Password" using the banking terms.

    4. Use ASSIGNMENT SHEET 1--BANKING TERMS CROSSWORD PUZZLE to reinforce this area of information.

  B. INFORMATION SHEET 2--SERVICES OFFERED BY BANKS

    1. Use the following transparencies to promote classroom discussion:

      a. Transparency 1--WHERE SHOULD YOU KEEP YOUR MONEY?

      b. Transparency 2--HOW THE FEDERAL RESERVE SYSTEM AFFECTS YOU

      c. Transparency 3--MARKET OPERATIONS OF FEDERAL RESERVE BANKS

      (NOTE: Provide the students with more information about the Federal Reserve System if there is an interest in the subject or if more understanding is necessary.)

      d. Transparency 4--BANK SERVICES

    2. Use ASSIGNMENT SHEET 2--BANKS AND BANKING SERVICES to reinforce this area of information.

    (NOTE: Have the students act out this skit in class.)

    3. If there is a Federal District Bank near your community, arrange for a tour of the bank.

4. Ask a member of a Board of Directors of a local bank to speak on banking services and career opportunities in banking.

5. Obtain a filmstrip on banking services from the local film library.

6. Have the students "brainstorm" to identify the services banks offer.

7. Call a local bank to see what free instructional materials they provide for schools. Many banks provide learning booklets that include worksheets and activities for each student. These workbooks are free of charge and are excellent learning tools.

C. INFORMATION SHEET 3--USING A CHECKING ACCOUNT

1. Use Transparency 5-- HOW CHECK TRAVEL to promote classroom discussion.

2. Use the following assignment sheets to reinforce this area of information.

    a. ASSIGNMENT SHEET 3--PRACTICE ADDITION

    b. ASSIGNMENT SHEET 4--PRACTICE SUBTRACTION

    c. ASSIGNMENT SHEET 5--PRACTICE ADDING AND SUBTRACTING WITH DECIMALS

    (NOTE: Provide more examples for those students who require more practice.)

    d. ASSIGNMENT SHEET 6--WRITING A CHECK

    e. ASSIGNMENT SHEET 7--USING A CHECKING ACCOUNT

    f. ASSIGNMENT SHEET 8--COMPLETE A CHECK REGISTER

3. Obtain several copies of banking forms from a local bank and review each form with students.

4. Give a spelling test on writing out numbers.

    EXAMPLE: Fifteen, nineteen, thirty-six.

5. Demonstrate how check amounts can be changed if a check is not written properly.

D. INFORMATION SHEET 4--RECONCILING THE BANK STATEMENT

1. Use Transparency 6--RECONCILIATION OF YOUR BANK STATEMENT to promote classroom discussion.

2. Use ASSIGNMENT SHEET 9--RECONCILE YOUR BANK STATEMENT to reinforce this area of information.

3. Review the step-by-step process of reconciling a bank statement.

4. Provide additional practice in using a checking account and reconciling a bank statement as needed by the students.

5. Have the students practice finding errors in a checkbook.

III. Answers to assignment sheets

A. Some of the assignment sheets will vary according to training and should be graded individually.

B. Some assignment sheets will not have specific answers but will depend on student participation.

IV. Unit test

A. The test is divided into four parts.

1. Each part covers one information sheet.

2. Each part uses various methods of testing.

B. Various approaches may be used in testing.

1. Give each part of the test after the student has completed the information in one information area or sheet.

2. Give the entire test upon completion of the unit and assignment sheets.

3. Give one or several parts of the test as an additional assignment or to reinforce problem areas of learning.

C. Add test parts corresponding to any information areas or sheets added to the unit.

V. Answers to test

A. Answers are based on total information covered in the unit.

B. For convenience of grading, make corresponding answer sheets for additional test parts added.

VI. References:

A. "Banking is ..., Your First Step in Financial Management." National Learning Productions, Inc. St. Albans, West Virginia, 1977. (Pamphlet and workbook)

B. Kimbrell, Grady. Vineyard, Ben, Activities for Succeeding in the World of Work. Bloomington, Illinois: McKnight Publishing Company, 1975.

C. Mintz, Herman. General Business Skits. Monograph 124, South-Western Publishing Company, 1971.

UNIT V

BANKING

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet 1

ACROSS		DOWN	
1.	certified check	2.	deposit
7.	Federal Reserve System	3.	payee
8.	collateral	4.	interest rate
12.	bank	5.	commercial banks
13.	loan	6.	negotiable
14.	endorse	9.	reconcile
15.	fee	10.	register
16.	savings	11.	deposit slip
17.	service charge		

Assignment Sheet 2

Evaluated to the satisfaction of the instructor.

Assignment Sheet 3

A. 1. $ 42.10
2. $ 20.50
3. $159.70
4. $ 55.40
5. $ 97.80
6. $164.00
7. $112.31
8. $ 53.21
9. $110.93
10. $153.02
11. $ 50.92
12. $ 42.82

B. 1. $21.50
2. $33.50
3. $14.23
4. $56.00

Assignment Sheet 4

A. 1. $ 7.62
2. $ 15.16
3. $ 2.25
4. $ 1.39
5. $ 6.39
6. $ 46.37
7. $ 8.71
8. $ 6.66
9. $289.96
10. $606.24
11. $453.96
12. $590.58
13. $1,418.22
14. $1,006.86
15. $2,618.86
16. $1,282.45

B.
1. $280.60
2. $970.10
3. $677.81
4. $883.28

Assignment Sheet 5

A.	1.	$ 40.51	B.	1.	$66.06
	2.	$ 81.63		2.	$ 9.31
	3.	$172.55		3.	$ 7.40
	4.	$121.27		4.	$77.14
	5.	$ 28.80		5.	$ 9.97

Assignment Sheet 6

A. 175

B. April 21, 1980

C. Lee Paint Store

D. Paint and cleaner products

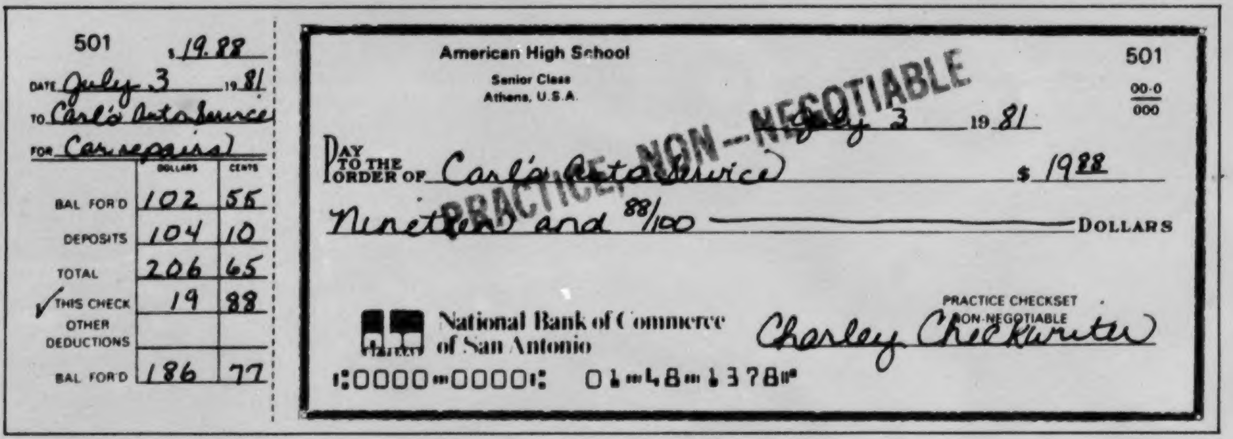
E. $101.25

F. $361.32

G. $462.57

H. $446.85

Assignment Sheet 7



501 $ 19.88

DATE July 3 19 81

TO Carl's Auto Service

FOR Car repairs

	DOLLARS	CENTS
BAL FOR'D	102	55
DEPOSITS	104	10
TOTAL	206	65
✓ THIS CHECK	19	88
OTHER DEDUCTIONS		
BAL FOR'D	186	77

American High School

Senior Class

Athens, U.S.A.

501

00-0
000

PRACTICE, NON-NEGOTIABLE

July 3 19 81

PAY TO THE ORDER OF Carl's Auto Service $ 19 88/100

Nineteen and 88/100 DOLLARS

National Bank of Commerce of San Antonio

PRACTICE CHECKSET NON-NEGOTIABLE

Charley Checkwriter

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

502 $ 6.40

DATE July 7, 19 81

TO Donna's Drycleaning

FOR drycleaning

	DOLLARS	CENTS
BAL FOR'D	186	77
DEPOSITS		
TOTAL	186	77
✓THIS CHECK	6	40
OTHER DEDUCTIONS		
BAL FOR'D	180	37

American High School
Senior Class
Athens, U.S.A.

502

00-0
000

PRACTICE, NON-NEGOTIABLE

July 7, 19 81

PAY TO THE ORDER OF Donna's Drycleaning Shop $ 6 40

Six and 40/100 DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET • NON-NEGOTIABLE

Charley Checkwriter

⑆0000⑉0000⑆ 01⑉48⑉1378⑈

---

503 $ 17.95

DATE July 10 19 81

TO Sue's Gift Shop

FOR Mom's Birthday

	DOLLARS	CENTS
BAL FOR'D	180	37
DEPOSITS		
TOTAL	180	37
✓THIS CHECK	17	95
OTHER DEDUCTIONS		
BAL FOR'D	162	42

American High School
Senior Class
Athens, U.S.A.

503

00-0
000

PRACTICE, NON-NEGOTIABLE

July 10, 19 81

PAY TO THE ORDER OF Sue's Gift Shop $ 17 95

Seventeen and 95/100 DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET • NON-NEGOTIABLE

Charley Checkwriter

⑆0000⑉0000⑆ 01⑉48⑉1378⑈

---

504 $ 30.00

DATE July 15, 19 81

TO Carson's Appliances

FOR payment

	DOLLARS	CENTS
BAL FOR'D	162	42
DEPOSITS	130	16
TOTAL	292	58
✓THIS CHECK	30	00
OTHER DEDUCTIONS		
BAL FOR'D	262	58

American High School
Senior Class
Athens, U.S.A.

504

00-0
000

PRACTICE, NON-NEGOTIABLE

July 15, 19 81

PAY TO THE ORDER OF Carson's Appliances $ 30 00

Thirty and no/100 DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET NON-NEGOTIABLE

Charley Checkwriter

⑆0000⑉0000⑆ 01⑉48⑉1378⑈

505 $ 67.14

DATE July 25 19 81

TO Martin's Department

FOR clothes

	DOLLARS	CENTS
BAL FOR'D	262	58
DEPOSITS	25	00
TOTAL	287	58
✓ THIS CHECK	67	14
OTHER DEDUCTIONS		
BAL FOR'D	220	44

American High School
Senior Class
Athens, U.S.A.

505
00-0/000

PRACTICE, NON-NEGOTIABLE

July 25 19 81

PAY TO THE ORDER OF Martin's Department Store $ 67 14

Sixty-seven and 14/100 DOLLARS

National Bank of Commerce of San Antonio

PRACTICE CHECKSET NON-NEGOTIABLE

Charley Checkwriter

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

---

506 $ 17.50

DATE July 30 19 81

TO Dr Barker

FOR dental appt

	DOLLARS	CENTS
BAL FOR'D	220	44
DEPOSITS		
TOTAL	220	44
✓ THIS CHECK	17	50
OTHER DEDUCTIONS	2	20
BAL FOR'D	200	74

American High School
Senior Class
Athens, U.S.A.

506
00-0/000

PRACTICE, NON-NEGOTIABLE

July 30 19 81

PAY TO THE ORDER OF Dr. L. Barker $ 17 50

Seventeen and 50/100 DOLLARS

National Bank of Commerce of San Antonio

PRACTICE CHECKSET NON-NEGOTIABLE

Charley Checkwriter

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

American High School
Senior Class
Athens, U.S.A.

DATE July 1 19 81

ALL ITEMS ARE RECEIVED BY THIS BANK FOR THE PURPOSES OF COLLECTION AND ARE SUBJECT TO PROVISIONS OF THE UNIFORM COMMERCIAL CODE WHERE APPLICABLE AND THE RULES AND REGULATIONS OF THIS BANK. ALL CREDITS FOR ITEMS ARE PROVISIONAL UNTIL COLLECTED.

CURRENCY		
COIN		
CHECKS Main Str Hdware	104	10
TOTAL FROM OTHER SIDE		
TOTAL	104	10
LESS CASH RECEIVED		
Total Deposit	104	10

000-00/000

DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

National Bank of Commerce of San Antonio

PRACTICE CHECKSET NON-NEGOTIABLE

SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

American High School

Senior Class
Athens, U.S.A.

DATE July 12, 1981

ALL ITEMS ARE RECEIVED BY THIS BANK FOR THE PURPOSES OF COLLECTION AND ARE SUBJECT TO PROVISIONS OF THE UNIFORM COMMERCIAL CODE WHERE APPLICABLE AND THE RULES AND REGULATIONS OF THIS BANK. ALL CREDITS FOR ITEMS ARE PROVISIONAL UNTIL COLLECTED.

CURRENCY		
COIN		
CHECKS Main Str	130	16
Hdware		
TOTAL FROM OTHER SIDE		
TOTAL	130	16
LESS CASH RECEIVED		
Total Deposit	130	16

000-00
000

DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

SIGN HERE **ONLY** IF CASH RECEIVED FROM DEPOSIT

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

American High School

Senior Class
Athens, U.S.A.

DATE July 23 1981

ALL ITEMS ARE RECEIVED BY THIS BANK FOR THE PURPOSES OF COLLECTION AND ARE SUBJECT TO PROVISIONS OF THE UNIFORM COMMERCIAL CODE WHERE APPLICABLE AND THE RULES AND REGULATIONS OF THIS BANK. ALL CREDITS FOR ITEMS ARE PROVISIONAL UNTIL COLLECTED.

CURRENCY	25	00
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL	25	00
LESS CASH RECEIVED		
Total Deposit	25	00

000-00
000

DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

SIGN HERE **ONLY** IF CASH RECEIVED FROM DEPOSIT

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

CHECK NO	DATE	CHECK ISSUED TO	AMOUNT OF CHECK		✓	AMOUNT OF DEPOSIT		BALANCE	
								102	55
	7/1				✓	104	10	206	65
501	7/3	Carl's Auto Service	19	88	✓			186	77
502	7/7	Donna's Drycleaning	6	40	✓			180	37
503	7/10	Sue's Gift Shop	17	95	✓			162	42
	7/12				✓	130	16	292	58
504	7/15	Carson's Appliances	30	00	✓			262	58
	7/23				✓	25	00	287	58
505	7/25	Martin's Department Store	67	14	✓			220	44
506	7/30	Dr. J. L. Barker	17	50				202	94
	7/31	Service Charge	2	20				200	74

BANK STATEMENT

Date	Checks and other Debits	Deposits and Other Credits	Balance
		Bal Bro't For'd →	102.55
7/2		104.10	206.65
7/3	19.88		186.77
7/7	6.40		180.37
7/10	17.95		162.42
7/12		130.16	292.58
7/15	30.00		262.58
7/23		25.00	287.58
7/25	67.14		220.44
7/27	2.20 s.c.		218.24

SPECIAL TRANSACTION CODES

- AC Automatic Charge
- AD Automatically Dispensed Cash
- AL Automatic Loan
- AP Automatic Payment
- AS Automatic Savings Transfer
- CC Certified Check
- CM Credit Memo
- CT Checking Account Transfer
- DM Debit Memo
- ML Mortgage Loan Payment
- OD Overdrawn
- PC Payroll Credit
- RE Reversing Entry
- DR Draft
- FC Finance Charge Payment
- IL Installment Loan Payment
- IN Interest Credit
- IP Interest Plus Transfer
- LR Loan Request
- LS List of Checks
- MC Master Charge Deposit
- RI Return Item
- RM Remittance
- SC Service Charge
- XC Christmas Club Payment

Balance last statement	102.55
Checks or debits (including service charge)	143.57
Deposits	259.26
Balance this statement	218.24

RECONCILEMENT WORKSHEET

CHECKBOOK RECONCILIATION
CHECKS OUTSTANDING —
NOT CHARGED TO ACCOUNT

NO.	$	
506	17	50
TOTAL	$ 17	50

IF YOUR ACCOUNT DOES NOT BALANCE

MONTH July 19 81

BANK BALANCE SHOWN ON THIS STATEMENT $ 218.24

ADD + DEPOSITS NOT CREDITED ON THIS STATEMENT (IF ANY) $ —

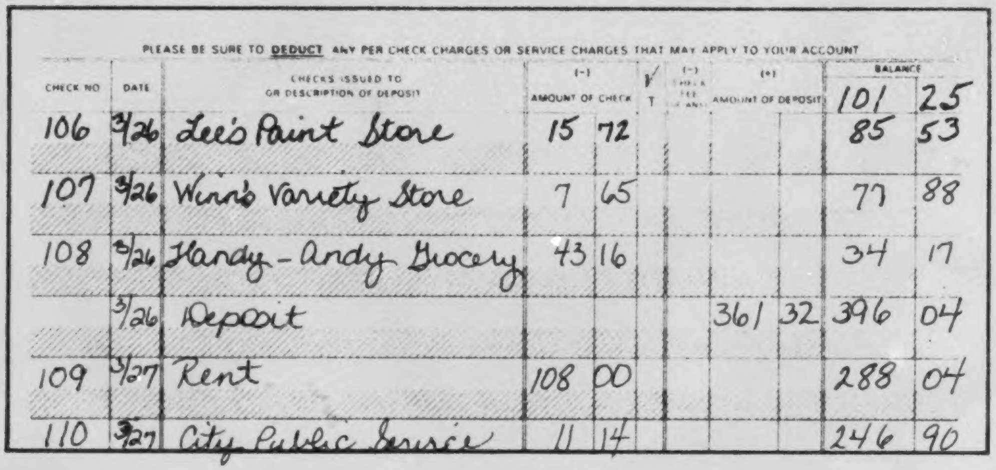
TOTAL $ 218.24

SUBTRACT CHECKS OUTSTANDING $ 17.50

BALANCE $ 200.74

SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER DEDUCTING ACTIVITY CHARGE OR ANY OTHER BANK CHARGES.

Assignment Sheet 8



PLEASE BE SURE TO **DEDUCT** ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

CHECK NO	DATE	CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT	(−) AMOUNT OF CHECK		✓ T	(−) CHECK FEE (IF ANY)	(+) AMOUNT OF DEPOSIT		BALANCE	
									101	25
106	3/26	Lee's Paint Store	15	72					85	53
107	3/26	Winn's Variety Store	7	65					77	88
108	3/26	Handy-Andy Grocery	43	16					34	17
	3/26	Deposit					361	32	396	04
109	3/27	Rent	108	00					288	04
110	3/27	City Public Service	11	14					246	90

Assignment Sheet 9

Evaluated to the satisfaction of the instructor.

UNIT V

BANKING

ANSWERS TO TESTS

PART 1

1. d
2. g
3. a
4. e
5. i
6. b
7. k
8. m
9. h
10. c
11. l
12. f
13. o
14. j
15. n

PART 2

1. a. False
   b. True
   c. True
   d. False
   e. False

2. a. (5)
   b. (6)
   c. (1)
   d. (2)
   e. (3)
   f. (4)
   g. (8)
   h. (9)
   i. (7)

PART 3

1. Answers may vary but should include three of the following:
   a. Offers a convenient way to pay bills.
   b. Provides a record of money spent.
   c. Canceled checks provide legal proof of payment and serve as a receipt for tax purposes.
   d. Serves as a credit reference.
   e. Provides for the safety of money from theft or loss.

2. a. 3
   b. 1
   c. 2
   d. 4

3. a. x
   b. x
   c.
   d.
   e.
   f.
   g. x
   h. x
   i. x
   j. x
   k.

4. a. ✓
   b. ✓
   c. ✓
   d. ✓
   e.
   f. ✓
   g. ✓
   h.

5. a. Register or stub
   b. Number
   c. Amount
   d. Balance

6. Write your name on the back of the check as it was misspelled; then follow it with the correct spelling.

PART 4

1. [✓ a.]
   [✓ b.]
   [✓ c.]
   [✓ d.]

2. a. 4
   b. 8
   c. 3
   d. 6
   e. 1
   f. 7
   g. 5
   h. 2

3. a. Check your figuring on the worksheet for possible errors in mathematics.
   b. Check the figuring in your checkbook for possible math errors.
   c. Compare the amounts of the canceled checks with the amount recorded on the check stub or register.
   d. Check to see if all deposits were recorded correctly by the bank and by you in the register.
   e. Be sure all service charges were recorded and deducted correctly.

UNIT V

BANKING

INFORMATION SHEET 1--TERMS AND DEFINITIONS

A. Bank--A business firm which deals with money; holds money for safekeeping, makes loans, exchanges or issues money

B. Bank statement--A report sent periodically to the customer that includes a record of all deposits, a list of all checks that have been paid by the bank, all bank charges, and the canceled checks

C. Canceled checks--Checks that have been paid by the bank and the amount subtracted from the checking account; they are no longer valid.

D. Certified check--A type of guaranteed check--the bank stamps the personal check of a customer, then holds the amount of the check from customer's account until the check is cashed

E. Check register--Part of a checkbook that provides a record of the checks written

F. Collateral--Something of value held by a bank as security to guarantee repayment of a loan

G. Commercial banks--Local community banks that offer a full range of banking services

H. Deposit slip--Form filled out as a record when one puts money into a savings or checking account

I. Endorsement--Signature on the back of a check that allows it to be cashed or deposited

J. Federal Reserve System--System that organizes banks throughout the nation and regulates the supply of money

K. Fee--Service charge for account handling

L. Guaranteed checks--Checks for which payment is guaranteed

M. Interest rate--The amount charged for borrowed money--the amount paid to a depositer for money in a savings account

N. Loan--Money borrowed with promise to repay

O. Negotiable--Capable of being transferred

EXAMPLE: An endorsement on a check makes that check negotiable

P. Overdraft--The total amount of checks written on an account is more than the amount deposited in the account (balance)

Q. Payee--Name of the person or firm to whom a check is to be paid

R. Reconciling a bank statement--Process of bringing the bank statement and the checkbook register into agreement; balancing the checkbook

S. Savings--Money a depositer puts in a special account which draws interest

T. Service charge--Fee charged by the bank for handling checking accounts

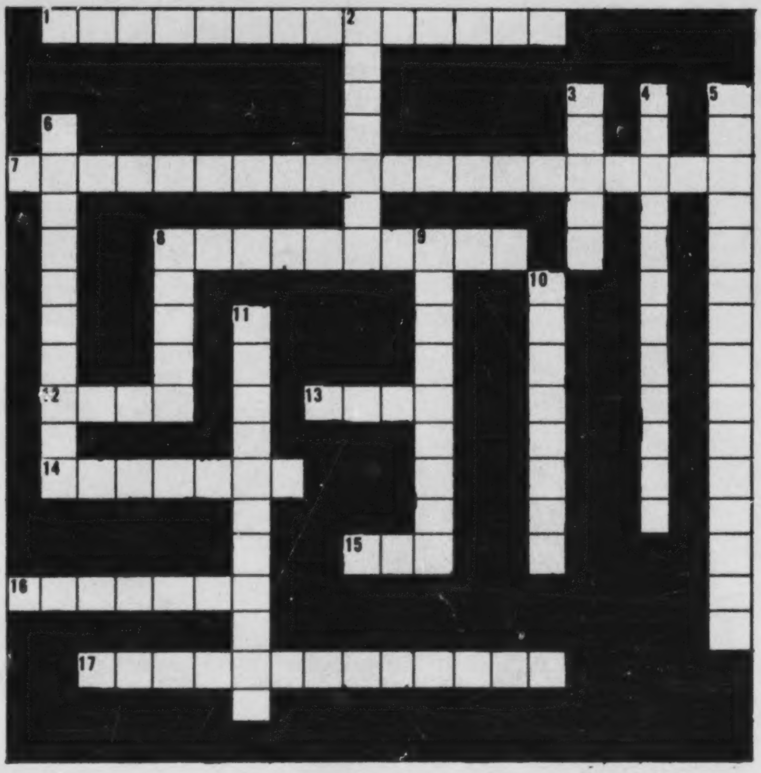
U. Signature card--Card on file at the bank that shows the signatures of persons authorized to write checks on an account

UNIT V

BANKING

ASSIGNMENT SHEET 1--BANKING TERMS CROSSWORD PUZZLE

Directions: Complete the crossword puzzle by using banking terms from the information sheet.



ACROSS

1. A type of guaranteed check--the bank stamps the personal check of a customer, then holds the amount of the check from the customer's account until the check is cashed.
7. The system that organizes banks throughout the country and regulates the money supply.
8. Something of value held by a lender as security to guarantee a loan.
12. A business firm which deals with money.
13. Money borrowed, with promise to pay.
14. To sign on the back of a check to allow it to be cashed or deposited.
15. Service charge for account handling.
16. Money a depositer puts in a special account which draws interest.
17. Fee charged by bank for handling an account.

DOWN

2. ___ slip is a form to be filled out as a record when one puts money in the bank.
3. Name of person or firm to whom a check is to be paid.
4. The amount charged for borrowed money; or the amount paid to a depositer for money in a savings account.
5. Local community banks that offer a full range of banking services.
6. Capable of being transferred.
8. With 10 down, part of a checkbook that provides a record of checks written.
9. To bring the bank statement into agreement with the checkbook; to balance the checkbook.
10. See 8 down
11. Form filled out as a record when one puts money into a savings or checking account.

UNIT V

BANKING

TEST PART 1

Directions: Match the terms associated with banking to the correct definition by writing the letter of each term in the correct blank on the left.

_____1. Signature on the back of a check that allows it to be cashed or deposited.

_____2. Something of value held by a bank as security to guarantee repayment of a loan.

_____3. Capable of being transferred.

_____4. Form filled out as a record of money put into a savings or checking account.

_____5. The amount of money paid by the bank to a depositer for money in a savings account.

_____6. When the total amount of checks written on an account is more than the amount available in the account.

_____7. Part of a checkbook that provides a record of the checks written.

_____8. Fee charged by the bank for handling checking accounts.

_____9. Local community banks that offer a full range of banking services.

____10. Process of bringing the bank statement and the checkbook register into agreement; balancing the checkbook.

____11. A report sent periodically that includes a record of all deposits, a list of all checks that have been paid by the bank, all bank charges, and the cancelled checks.

____12. Checks for which payment is guaranteed.

____13. Card on file at the bank that shows the signatures of persons authorized to write checks on an account.

____14. Name of the person or firm to whom a check is to be paid.

____15. Checks that have been paid by the bank and the amount subtracted from the checking account.

a. Negotiable

b. Overdraft

c. Reconciling a bank statement

d. Endorsement

e. Deposit slip

f. Guaranteed checks

g. Collateral

h. Commercial banks

i. Interest rate

j. Payee

k. Check register

l. Bank statement

m. Service charge

n. Cancelled checks

o. Signature card

UNIT V

BANKING

INFORMATION SHEET 2--SERVICES OFFERED BY BANKS

I. Savings accounts

  A. Reasons for opening a savings account

    1. To save money in order to pay cash for major purchases and avoid the interest of the installment plan

    2. To save for vacations

    3. To provide security for the future

    4. To have money if emergencies come up

  B. Ways to save

    1. Regular savings (the most common savings account)

      a. Pays interest quarterly

      b. Deposits, withdrawals, and interest are recorded in a passbook. At some banks--not all.

      (NOTE: The passbook serves as a complete record of your savings account and shows how much money you have saved.)

    2. Payroll deduction savings plan

      a. Allows bank to automatically transfer money from your checking account to your savings account each time you deposit your paycheck

      b. Provides an easy method of setting money aside for later

      c. Earns interest on money set aside

    3. NOW accounts

      a. Some banks offer interest on your regular checking account

      b. The bank usually requires a certain minimum amount left in the bank at all times to qualify

      (NOTE: This can vary from $500 to $1,500.)

II. Other banking services

  A. Bank drafts

1. Allow payments to be made without your having to write out a check each month

2. Give the bank permission to withdraw money from your account and pay the person or company you have authorized to draw from your account

   EXAMPLE: House payments

   (NOTE: Be sure to deduct the amount of the bank draft from your checking account on the date the bank pays it.)

B. Cashier's checks

1. Checks bought from the bank to pay bills or give money to another person

2. Obtained by giving the bank cash and a small service fee

C. Money orders

1. Allow transfer money from one person to another without sending actual cash

2. Require a small service fee

D. Traveler's checks

1. Bought from banks so the person will not have to carry cash when traveling

2. Must be signed in the presence of the bank official when the checks are received

3. Can be cashed anywhere in the world

4. Can be replaced if they are lost or stolen

E. Government bonds

1. Certificates bought for a certain price

2. The U.S. Government pays interest on the money when the bonds are cashed

F. Loans

1. Money borrowed by the consumer with the promise to pay it back later with interest

2. Carry a lower interest rate than most other places that loan money

3. A good credit rating is necessary for a person to be given a loan

G. Checking accounts--Depositors from individuals and businesses from which money is paid out when the depositers write checks

H. Safe deposit boxes

1. Rental space available in the bank vault for valuables that the person does not want to keep at home.

2. A key to the box is kept by the customer.

3. Bank has a master key to all boxes.

4. Both keys necessary to unlock the box; neither one alone will unlock it.

(NOTE: A bank cannot open a private safe deposit box except with a court order.)

I. Financial and tax advice

(NOTE: Banks often provide a consultant service to help customers invest money and give advice on tax problems.)

1. The trust department of a bank manages the financial affairs of people who are unable, or who do not want, to manage their own finances.

2. Trust funds are usually arranged by other people, such as a father providing for his children, or a relative providing for an elderly person.

J. Travel service

(NOTE: Service is offered to help customers obtain foreign money and credit for travel.)

K. Bank credit cards

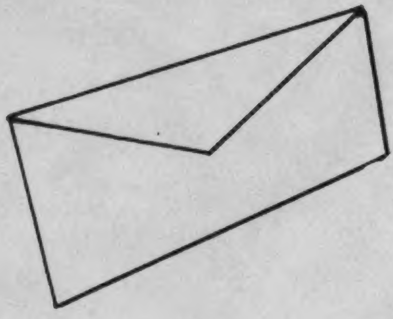
L. Automatic teller machines

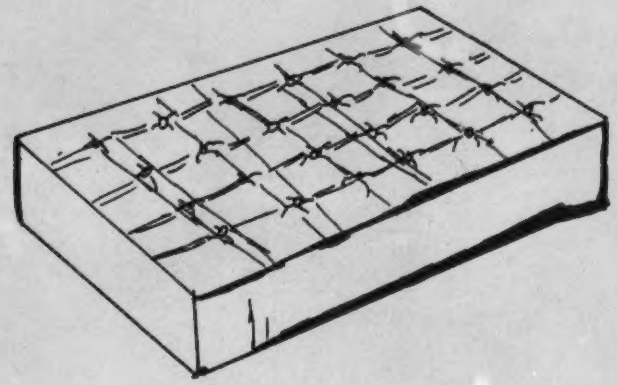
(NOTE: This provides banking services after banking hours.)

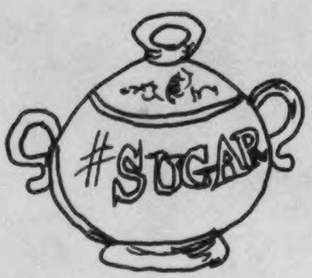
M. Christmas clubs to help customers save for Christmas shopping.

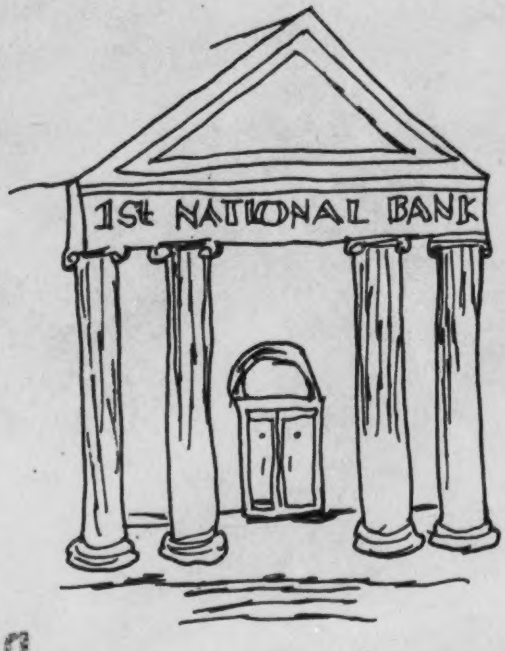
N. Vacation clubs to provide for vacation expenses.

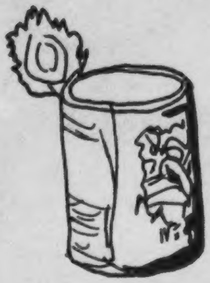
WHERE SHOULD YOU KEEP YOUR MONEY?

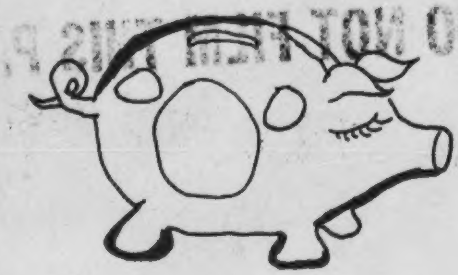


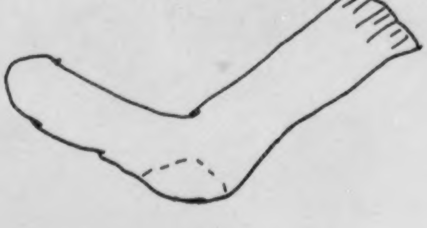





1st NATIONAL BANK







HOW THE FEDERAL RESERVE SYSTEM AFFECTS YOU

Federal Reserve Banks

REGULATE MONEY SUPPLY TO

COMMERCIAL BANKS

Bank and Trust

National Bank

State Bank

PROVIDE SERVICES FOR

LOANS AND INVESTMENTS

Individual Purchases

Businesses

Larger Investments

MARKET OPERATIONS OF FEDERAL RESERVE BANKS

FEDERAL BANK GIVES INSURANCE COMPANY 1,000,000 FOR GOVERNMENT BONDS

FEDERAL RESERVE BANK → **INSURANCE COMPANY**

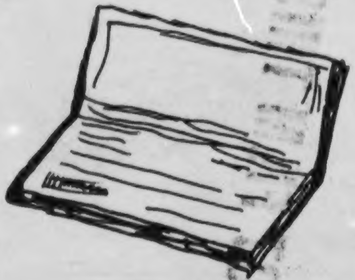
INSURANCE COMPANY PLACES 1,000,000 IN COMMERCIAL BANKS

INSURANCE COMPANY → **COMMERCIAL BANK**

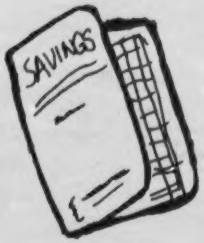
COMMERCIAL BANKS CAN MAKE 10,000,000 IN LOANS

COMMERCIAL BANK →

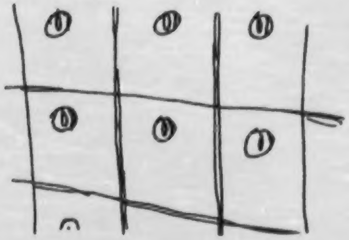
BANK SERVICES



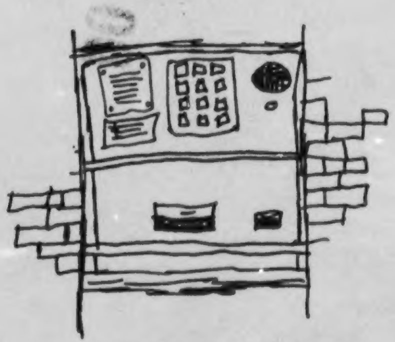
CHECKING ACCOUNTS



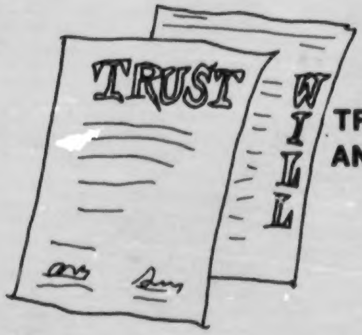
SAVINGS ACCOUNT



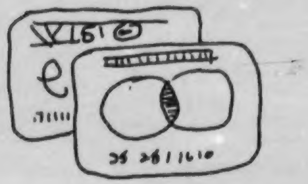
SAFE DEPOSIT BOXES



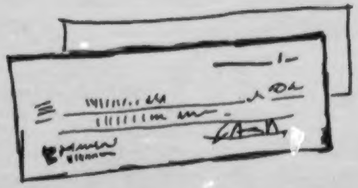
AUTOMATIC TELLER



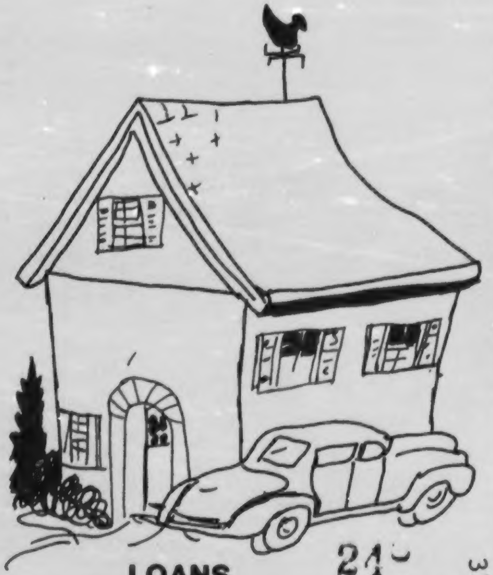
TRUSTS AND WILLS



BANK CARDS



GUARANTEED CHECKS



LOANS

UNIT V

BANKING

ASSIGNMENT SHEET 2--BANKS AND BANKING SERVICES

Directions: Assign parts and have students act out the following skit.

Characters:		
	Narrator	Sarah Sullivan
	Harry Honda	Susan Sullivan
	Carl Kawasaki	Mrs. Betty Bankston

Narrator: Banks play an important part in our daily lives. They accept deposits, offer checking account services, provide safe deposit boxes for valuables, make loans, and help with investments. This play is about a group of people who are opening their own motorcycle supply and repair shop, and soon discover that there is more to owning a business than they imagined. Two teenagers, Harry Honda and Carl Kawasaki, are receiving the help of Sarah and Susan Sullivan in setting up the Super Cycle Supply Shop, when Mrs. Betty Bankston, Carl's CVAE teacher, stops by the shop to check on the progress.

Harry: I wish we were ready to turn on the giant sign in front of our store and welcome everyone to the Super Cycle Supply Shop.

Carl: Me, too. I always dreamed about owning a business and--can you believe it--we open on Saturday! Just in time for the big race! Looking around this place, I feel proud. Our shop is nothing fancy, but it's a beginning. Ane with all the people we know that own motorcycles--well, it's just a matter of time before we start taking in the dough! Why, in a few months, we will probably have to move to another building, and then .....

Susan: Hey, wait a minute! Don't you think you'd better get this shop set up and opened before you close it down? Look at this neat display of motorcycle accessories Sarah and I have set up! Don't you think it deserves a prize, Mrs. Bankston?

Mrs. Bankston: That display might, Susan, but this business won't

Carl: What do you mean, Mrs. Bankston?

Harry: Yes, Mrs. Bankston, do you mean we are going to go out of business before we even begin?

Mrs. Bankston: No, Harry, I don't mean that. But what arrangements have you made for handling all the money you are going to be making?

Harry: We have a cash register.

Mrs. Bankston: That's all right for daily receipts, but it won't do for all the money you will need to keep this business going.

Sarah: Mrs. Bankston is right.

Susan: She sure is. You can't stick all the money you are going to make into an old shoe box!

Carl: You girls are all wrong. We buy a safe and keep our money there. It's that simple, and we will have it right here where we can keep an eye on it.

Harry: And where it will be nice and safe.

Mrs. Bankston: Actually, it won't be all that safe right here under your noses. Wouldn't it be better to put your money in a bank? After all, banks do accept deposits.

Carl: Well, to tell you the truth, Mrs. Bankston, I think I would prefer using our own safe.

Harry: Me, too.

Mrs. Bankston: That's not such a good idea if you really think about it.

Carl: How do you figure that? We could get a good, strong, lifetime guaranteed safe, and always have our money right here when we need it without going through the hassle of a bank.

Susan: But if you leave the money in the store, whether it's in a safe or not, you'll be tempted to spend it. Whenever I keep my money at home, I find myself dipping into it, picking out a dollar here and a dollar there. My savings disappear fast. In a bank, the cash is out of reach, and less likely to be a temptation.

Carl: That may be so, but somehow I feel better about having it close by where I can sit down and count it any time at all. I like to know where I stand.

Sarah: That silly. A bank keeps a record of a customer's deposits--it is called an account. You will always know how much you have.

Susan: It will be safer in the bank, too.

Carl: Safer?

Mrs. Bankston: Absolutely. Each account in an insured bank is guaranteed up to $40,000 by the Federal Deposit Insurance Corporation, or the FDIC.

Harry: $40,000! You're putting me on!

Mrs. Bankston: If the girls and I can talk you men out of the safe idea and get you down to the bank, you can see for yourselves. Each member bank posts a sign, usually right in the front window.

Carl: A sign! Really?

Mrs. Bankston: Right. It says, "Member of the Federal Deposit Insurance Corporation."

Harry: I'm still not convinced of the value of banks.

Carl: Neither am I.

Mrs. Bankston: What are you worried about now?

Carl: Well, for one thing, we are going to have a lot of bills to pay, especially right here at the beginning while we are trying to get things started. Harry, hand me that bill from the parts supplier. It's in the cash register.

Harry: Here, Carl.

Sarah: What does that prove?

Susan: That's what I'd like to know. You still have to pay it whether you have your money in the store or in an account at the bank.

Carl: You girls just don't understand big business. If we deposit our money in the bank, I have to jump on my cycle, drive to the branch office, and make a withdrawal every time a bill comes in. On the other hand, if we keep the money here in our own safe, we don't have to go anywhere. I just twirl the combination lock and make payment right here on the spot.

Mrs. Bankston: Huh! Apparently you boys don't understand big business. That's not a good argument, either. Banks offer checking account services.

Carl: You mean Harry or I can just call the bank on the telephone and they'll pay out the money to the parts supplier?

Mrs. Bankston: No, of course not.

Sarah: But once you have a checking account, you can write out a written order, called a check, directing the bank to make payment to the parts supplier for you.

Carl: Check! Now I understand.

Harry: Me, too. I thought the bank was just a place to store money, something the government operated.

Mrs. Bankston: Oh no, Harry. A bank is a business, just like your shop here.

Harry: You mean the bank sells parts for motorcycles, too! Wow!

Mrs. Bankston: Not exactly. The bank has owners called stockholders. The bank makes profit for the owners by performing certain services for its customers, and charging a small fee.

Sarah: Like accepting deposits, and loaning money.

Susan: And offering checking account services.

Harry: Okay, okay! You girls have proven your point. Now, let's get back to putting the rest of our stock in place. Come on, Carl, help me move this display stand over to the...

Mrs. Bankston: Just a minute, boys. Have you thought where you are going to keep your valuable papers--your partnership agreement, rental contract, and insurance papers?

Harry: I suppose now you are going to tell us that the bank will keep those for us, too. They can't do that! Banks handle only money--you know, cold cash. That's all they're concerned with.

Mrs. Bankston: Wrong, Harry. Banks offer places to store any kind of valuable you might have--important papers, family heirlooms, or even diamonds!

Carl: No way, Mrs. Bankston. I don't want all those bank employees going through our important papers.

Mrs. Bankston: Oh no, Carl. Not even the bank has the right to open a customer's safe-deposit box. And don't start moving that display stand yet. There's much more.

Carl: There is?

Mrs. Bankston: Banks make loans to customers, too.

Sarah: I once borrowed money from a bank.

Susan: And before we bought our house, our father consulted with the bank. He often said they gave him good advice. We would have been too far in debt had we bought the house the salesman was trying to sell us. It was much too big, and much too expensive.

Mrs. Bankston: Banks even help people with investments--like buying savings bonds.

Carl: I'll bet they charge a bundle for that service!

Mrs. Bankston: Only the cost of the bond.

Carl: All right! All right! You win. This afternoon I'm going straight to the Eastern Savings Bank down on Main Street and rent a safe-deposit box.

Mrs. Bankston: Sorry, Carl. Savings banks are organized to handle only savings accounts.

Carl: That's all?

Mrs. Bankston: They make loans to home buyers, too. You see, banks are organized for special purposes.

Carl: Oh, no! We'll need three separate banks--one for our savings account, one for the checking account, and a third for our safe-deposit box.

Sarah: That isn't necessary. My Dad does all of his banking at the First City National Bank--it's a commercial bank. My Dad calls it a full-service bank.

Mrs. Bankston: That's the best bet for a couple of young business tycoons like you two. A commercial bank provides all of the services we've been talking about--you might say they are all-purpose banks.

Harry: But one thing bothers me, Mrs. Bankston. Our store will stay open until 6:00 every weeknight and on Saturdays, which is long after the bank closes. How can we get our money out so we can enjoy our weekends?

Susan: That's easy. Have you seen that new brick building they just finished on the corner? You know, the one that looks like a small drive-in bank?

Harry: Sure, but what's that got to do with having a fun weekend?

Susan: That, silly, is an automatic teller. When you open your accounts at the bank, you can request a special card so you can use the automatic teller any time you want. The bank will send you a card that looks like a credit card, and will give you instructions on how you can make deposits into a savings account or a checking account, or even make cash withdrawals. So, see, even if the bank is closed, you will be able to withdraw money from your account. You can make a withdrawal in the middle of the night if you want to, because the automatic teller never closes--it stays open all day and all night.

Sarah: So you see, opening a checking account won't keep you from going to the movies on the weekend. In fact, isn't there a good movie on at the theater downtown?

Carl: Wait just a minute here. Banks can do a lot of things, but they can't move this display for us. Now that we are our own bosses, we have to take care of business first!

Harry: So, help us set up this display, then we'll check out the movie downtown.

Narrator: We better leave Harry, Carl, Susan, Sarah, and Mrs. Bankston because they have work to do. But let's not forget that banks are needed for many purposes. There's no doubt about it--banks go a long way in helping people carry out their business transactions. Even a couple of guys like Harry and Carl.

UNIT V

BANKING

TEST PART 2

1. Indicate which of the following statements are TRUE or FALSE concerning savings accounts by writing in the space at the left.

_____a. A good reason to open a savings account is because savings accounts provide cancelled checks which serve as legal receipts of payments.

_____b. Security for the future is a reason to open a savings account.

_____c. The most common method of saving is the passbook account.

_____d. In a passbook account, the bank automatically transfers money from a checking account into a savings account.

_____e. Both passbook accounts and payroll deduction savings plans will earn interest.

2. Match the situation in the left column to a banking service that would be appropriate, listed in the right column.

_____a. A person is going on vacation and does not want to carry cash.

_____b. A person needs to withdraw cash and make deposits in an account after regular banking hours.

_____c. A woman wants to store a valuable family ring.

_____d. A father wants to make sure the bank will handle the financial affairs of his young children.

_____e. A self-employed businessman needs help in keeping his business records.

_____f. A woman wants a credit card that she can use in several different stores.

_____g. A person wants his house payment made automatically.

_____h. A man wants to buy a car but needs to borrow the money.

_____i. A family wants to save money for vacation expenses.

(1) Safe deposit box

(2) Trust department

(3) Bookkeeping service for a small business

(4) Bank credit card

(5) Traveler's checks

(6) Automatic Teller Machine

(7) Vacation club

(8) Bank drafts

(9) Loans

UNIT V

BANKING

INFORMATION SHEET 3--USING A CHECKING ACCOUNT

I. Advantages of having a checking account

  [illegible]. Offers a convenient way to pay bills.

  B. Provides a record of money spent.

  C. Cancelled checks provide legal proof of payment and serve as a receipt for tax purposes.

  D. Serves as a credit reference.

  E. Provides for the safety of money from theft or loss.

II. Opening a Checking Account

  A. Sign a signature card.

    (NOTE: The signature card should contain the signatures of all people authorized to use the account. The signature card should be signed the way all checks will be signed.)

    (Remember: Do not sign the signature card as "James Johnson" if you intended to sign your checks "Jimmy Johnson", or use a nickname, such as "Junior Johnson".)

  B. Complete a deposit slip.

  C. Make a deposit in the account.

  D. Record the deposit in the checkbook.

III. Making a deposit

  A. A deposit can be made:

    1. In person

    2. By mail

      (NOTE: If you mail your deposit, write "for deposit only" beneath your signature on the back of any checks. This insures that the check cannot be cashed if it is lost or stolen.)

3. In an automated teller machine

    a. Every person who has an account with the bank is issued a personalized teller card, which looks like a credit card.

    b. To make a deposit in an automated teller, follow instructions by that particular bank.

        (NOTE: Instructions are always given on the machine.)

    c. Other banking services available through an automated teller include withdrawing cash from your checking or savings account, transfer money from one account to another, and make a loan payment.

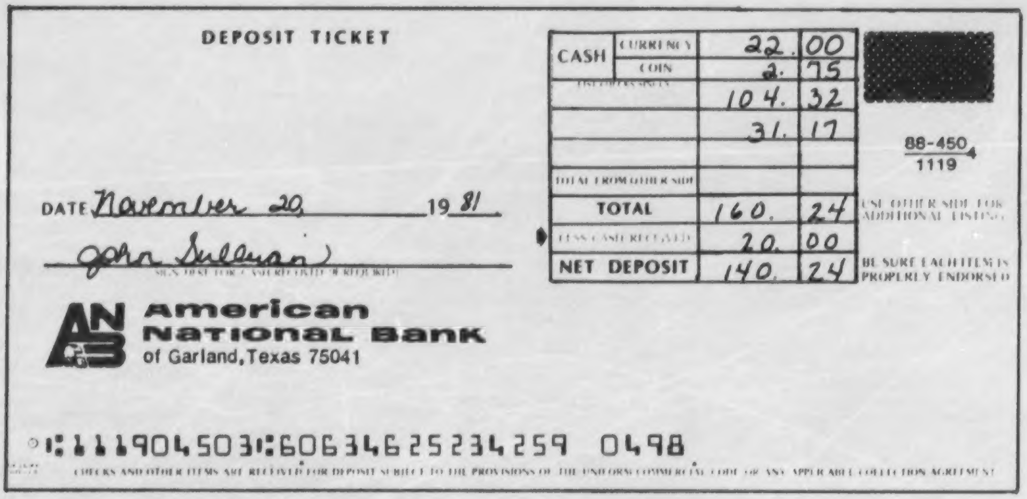
B. A deposit slip must be filled out when making a deposit in person or by mail.

C. On the deposit slip you should include:

1. Name
2. Address
3. Account number
4. Date

} These may already be printed on your deposit slips.

5. Amount of bills and coins to be deposited
6. Amount of checks to be deposited
7. Total amount of the money to be deposited
8. Subtract the amount of cash you want
9. Write the deposited amount (net deposit)



DEPOSIT TICKET

DATE November 20, 19 81

John Sullivan

SIGN HERE FOR CASH RECEIVED (IF REQUIRED)

CASH	CURRENCY	22.	00
	COIN	2.	75
LIST CHECKS SINGLY		104.	32
		31.	17
TOTAL FROM OTHER SIDE			
TOTAL		160.	24
LESS CASH RECEIVED		20.	00
NET DEPOSIT		140.	24

[redacted]

88-450
1119

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

American National Bank
of Garland, Texas 75041

⑆111904503⑆6063462523425 9 0498

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

D. Endorse all checks and include them with the deposit slip.

IV. Writing a check

A. Number your checks consecutively if they are not already numbered.

(NOTE: Personalized checks are required by most banks but when counter checks are used, your account number must be included on the check.)

B. Write all checks clearly and in ink.

C. Fill out the check stub before you write the check.

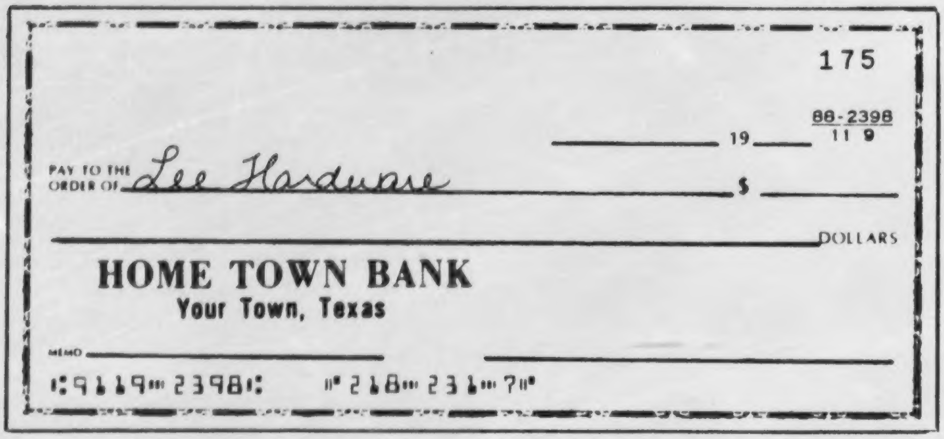
(NOTE: This insures you of keeping your records up-to-date and of making sure that the balance you have in your account is large enough to cover the check you are writing.)

D. Use the date of the day on which the check is written.

(NOTE: Banks will accept checks written on Sundays and Holidays.)

E. Write the name of the person or firm to receive the payment right after the printed words, "Pay to the order of."

EXAMPLE:



175

______ 19____ 88-2398 / 11 9

PAY TO THE ORDER OF Lee Hardware $ ______

______ DOLLARS

HOME TOWN BANK

Your Town, Texas

MEMO ______ ______

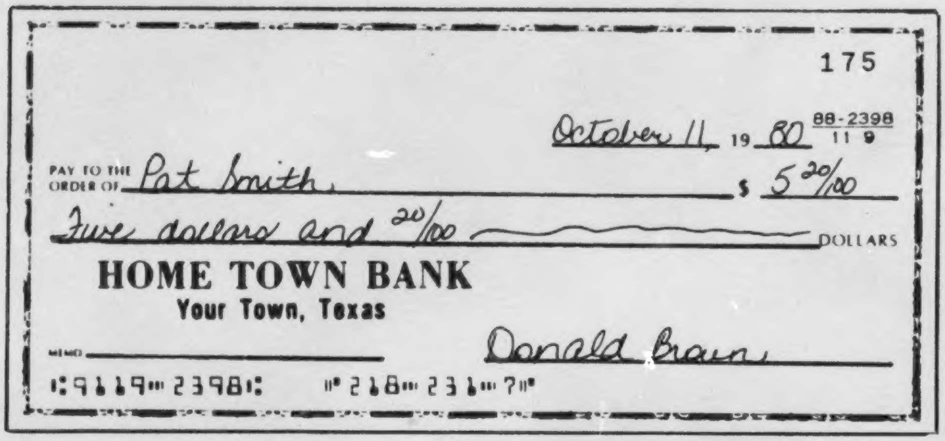
⑆9119⑈2398⑆ ⑈218⑈231⑈7⑈

(NOTE: If you want to withdraw money from your own account, write in your name or the word CASH.)

F. Begin at the far left and close to the $ sign and write the amount of the check in numbers.

EXAMPLES: A check for $12.75 is written "Twelve and 75/100-----------------"

A check for $10.00 is written "Ten and no/100-----------------"



175

October 11, 19 80 88-2398/119

PAY TO THE ORDER OF Pat Smith $ 5 20/100

Five dollars and 20/100 DOLLARS

HOME TOWN BANK
Your Town, Texas

MEMO

Donald Brain

:9119" 2398: "218" 231" 7"

G. Write the amount in words as far to the left as possible in the space given for the amount to be paid.

CAUTION: Fill in any unused space with a wavy line. This way no one can add a word and raise the amount of the check.

H. Sign your name at the bottom of the check in ink just as you did on the bank's signature card.

CAUTION: Write your signature only after the whole check has been filled in. NEVER SIGN A BLANK CHECK. If you lose a signed blank check, someone else can fill it in and cash it.

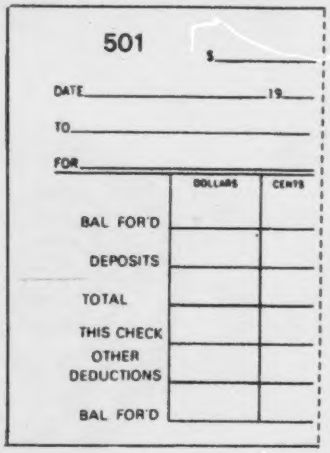
I. Avoid crossing out, erasing, or changing any part of the check.

(NOTE: If you make a mistake, tear up the check and write another one. Write VOID in the check register for that check number.)

V. Filling out the check register or stub

A. Enter the check number

(NOTE: The stub-type checkbook will already have this number.)



501 $

DATE 19

TO

FOR

	DOLLARS	CENTS
BAL FOR'D		
DEPOSITS		
TOTAL		
THIS CHECK		
OTHER DEDUCTIONS		
BAL FOR'D		

B. Enter the date the check is written.

C. Enter the name of the person or business to whom the check is written.

D. Enter the amount for which the check is written.

E. Subtract the amount of the check from the previous balance and enter the correct figure in the "Balance" column.

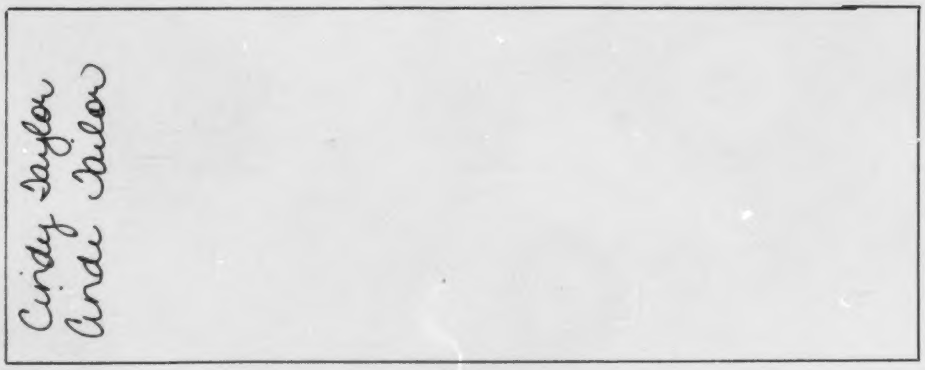
(NOTE: This last amount in the "Balance" column is the total amount left in your account after you write the check.)

F. When making a deposit, enter the amount of the deposit and add the amount to the balance.

VI. Endorsing a check

A. Sign your name on the back of the check, the same way it appears on the front.

B. If your name was misspelled on the front of the check, write your name as it was misspelled; then follow it with the correct spelling.



Cindy Taylor
Cindi Tailor

VIII. How to stop payment on a check

(NOTE: If a check is lost or stolen, you may want to place a stop payment order on that check so no one else can cash it.)

A. Go to the bank and explain the problem.

(NOTE: You must have a good reason for stopping a check, or you can have legal problems.)

B. There is usually a small charge for stopping payment on a check.

IX. Proper use of a checking account

(NOTE: Any responsible person may open a checking account, but the privilege should not be abused! It is very important to use a checking account properly.)

A. Record all checks in the check register and deduct the amount from your account before writing the check.

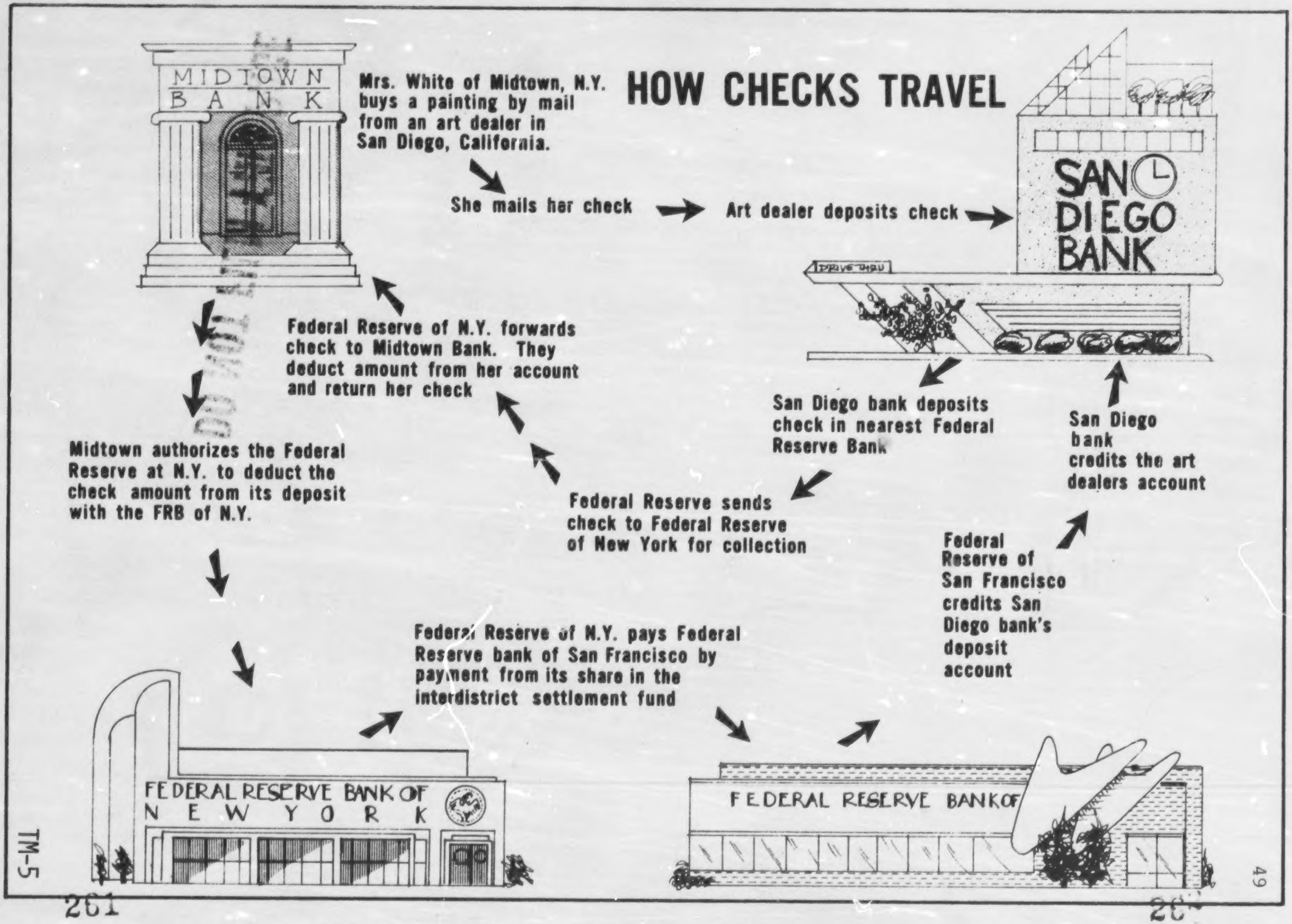
B. Record all deposits in your check register.

C. Reconcile your bank statement immediately when you receive your records from the bank.

(NOTE: This is very important when using a checking account. Every month you should balance your checkbook to determine if your records match the bank's records. Never "assume" your records are correct.)

D. Avoid overdraft charges by keeping up-to-date totals in your check register.

HOW CHECKS TRAVEL


MIDTOWN BANK
SAN DIEGO BANK
DRIVE THRU
FEDERAL RESERVE BANK OF NEW YORK
FEDERAL RESERVE BANK OF

Mrs. White of Midtown, N.Y. buys a painting by mail from an art dealer in San Diego, California.

She mails her check

Art dealer deposits check

San Diego bank deposits check in nearest Federal Reserve Bank

Federal Reserve sends check to Federal Reserve of New York for collection

Federal Reserve of N.Y. forwards check to Midtown Bank. They deduct amount from her account and return her check

Midtown authorizes the Federal Reserve at N.Y. to deduct the check amount from its deposit with the FRB of N.Y.

Federal Reserve of N.Y. pays Federal Reserve bank of San Francisco by payment from its share in the interdistrict settlement fund

Federal Reserve of San Francisco credits San Diego bank's deposit account

San Diego bank credits the art dealers account

UNIT V

BANKING

ASSIGNMENT SHEET 3--PRACTICE ADDITION

A. Add the following:

1. $32.40 9.70	2. $14.50 6.00	3. $145.00 14.70	4. $16.00 39.40
5. $39.60 44.50 13.70	6. $ 24.00 10.00 130.00	7. $77.00 18.49 16.82	8. $17.00 18.49 17.72
9. $66.42 13.49 17.62 13.40	10. $99.00 18.42 17.60 18.00	11. $19.00 4.80 10.70 16.42	12. $13.00 18.00 7.62 4.20

B. Solve the following problems. (Show your work.)

1. You deposited a $17.00 check, four $1 bills, and 50¢ in the bank. Your total deposit was $ ____________.

2. You deposited an $18.00 check, fifteen $1 bills, and 50¢ in coin in the bank. Your total deposit was $______________.

3. You deposited one $10.50 check, three $1 bills, one 50¢ piece, two dimes, and three pennies in your account. Your total deposit was $______________.

4. You deposited one check for $50.00, four $1 bills, three 50¢ pieces, one nickel, two dimes, and a quarter. Your total deposit was $ ___________________.

UNIT V

BANKING

ASSIGNMENT SHEET 4--PRACTICE SUBTRACTION

A. Subtract the following:

1. $17.42 - 9.80
2. $19.33 - 4.17
3. $6.17 - 3.92
4. $1.89 - .50
5. $16.19 - 9.80
6. $54.17 - 7.80
7. $26.90 - 18.19
8. $9.90 - 3.24
9. $350.14 - 60.18
10. $624.14 - 17.90
11. $466.14 - 12.18
12. $610.00 - 19.42
13. $1,760.40 - 342.18
14. $1,124.00 - 117.14
15. $2,789.00 - 170.14
16. $1,982.64 - 700.19

B. Solve the following. (Show your work.)

1. Your bank balance is now $300.00. You write a check for $19.40. Your bank balance is now $______________.

2. Your bank balance is $980.10. You write a check for $10.00. Your bank balance is now $ ______________.

3. Your bank balance is $1,000.00. You write a check for $322.19. Your bank balance is now $______________.

4. Your bank balance is $980.42. You write a check for $97.14. Your bank balance is now $______________.

B. When subtracting dollars and cents, the decimal points are lined up in a row directly under each other.

EXAMPLE: Subtract \$.75 from \$12.00

$$\begin{array}{r} \$12.00 \\ \underline{.75} \\ \$11.25 \end{array}$$

1. Subtract \$11.08 from \$77.14

2. Subtract \$10.09 from \$19.40

3. Subtract \$12.60 from \$20.00

4. Subtract \$40.72 from \$117.86

5. Subtract \$.02 from \$9.99

UNIT V

BANKING

ASSIGNMENT SHEET 5--PRACTICE ADDING AND SUBTRACTING WITH DECIMALS

A. When adding or subtracting dollars and cents, the decimal points must be lined up in a row directly under each other.

EXAMPLE: Add $4.92, $1.39, $.30, $.02

$$\begin{array}{r} \$4.92 \\ 1.30 \\ .30 \\ .02 \\ \hline \$6.54 \end{array}$$

Solve the following problems:

1. Add $.42 $13.90 $14.00 $12.19

2. Add $42.60 $.05 $9.98 $29.00

3. Add $110.90 $.16 $11.49 $50.00

4. Add $10.12 $19.09 $9.90 $82.16

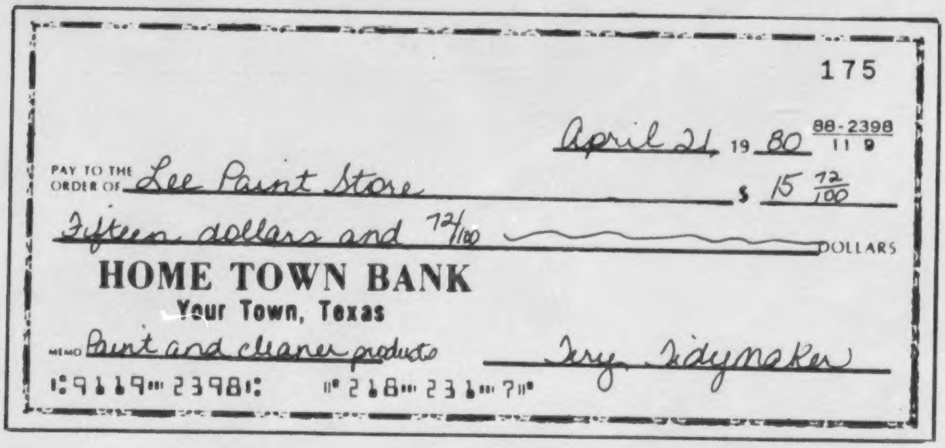
5. Add $11.02 $.04 $.12 $17.62

UNIT V

BANKING

ASSIGNMENT SHEET 6--WRITING A CHECK

Directions: Complete the statements below by using the check and check stub that follows.



175

April 21 19 80 88-2398 / 119

PAY TO THE ORDER OF Lee Paint Store $ 15 72/100

Fifteen dollars and 72/100 DOLLARS

HOME TOWN BANK
Your Town, Texas

MEMO Paint and cleaner products Tery Tidymaker

⑆9119⑈2398⑆ ⑈218⑈231⑈7⑈

	Dollars	Cents
Balance Brought Forward	101	25
Amount Deposited	361	32
TOTAL	462	57
Amount of This Check	15	72
Balance Carried Forward	446	85

A. The check number is ______________.

B. The date the check was written was ________________________.

C. The check was written to ________________________.

D. The check was written for ________________________.

E. The balance brought forward from the last check was $__________.

F. The amount put in the checking account was $____________________.

G. The amount of money in the checking account after the deposit was $____________________.

H. The amount left in the account after the check was subtracted was $____________________.

BANKING

ASSIGNMENT SHEET 7--USING A CHECKING ACCOUNT

Directions: Fill out the sample checks using the information provided below. After filling out each stub also make a similar entry in the check register (included). Your present balance is $102.55.

A. You receive a paycheck for a summer job at Main Street Hardware for $104.10. You make this deposit on July 1, using the first deposit ticket.

B. On July 3 you have your car serviced and write check #501 to Carl's Auto Service for $19.88.

C. You pick up your drycleaning on July 7 and write check #502 to Donna's Drycleaning Shop for $6.40.

D. Your mother's birthday calls for some shopping and you write check #503 for $17.95 to Sue's Gift Shop on July 10.

E. On July 12 you receive a check for $130.16 for summer work at Main Street Hardware and deposit it, using the second deposit ticket.

F. Your monthly payment of $30 at Carson's Appliances is due on July 15 and you write check #504.

G. A friend, Tony Brown, repays you a loan of $25 in cash on July 23 and you deposit it, using your third deposit ticket.

H. You purchased some new clothes on July 25 at Martin's Department Store and wrote check #505 for $67.14.

I. On July 30 you visit your dentist and write check #506 to Dr. J.L. Barker for $17.50.

J. You receive the bank statement which appears on the back cover of this checkset at the end of the month. To insure that the statement agrees with your checkbook, complete the following 2 steps.

   1. Determine what the true balance of your checkbook is by deducting any outstanding charges on your last check stub.

   2. Reconcile your check balance with that of the statement. Follow the steps as listed on the information sheet.

501 $______

DATE__________ 19__

TO__________

FOR__________

	DOLLARS	CENTS
BAL FOR'D		
DEPOSITS		
TOTAL		
THIS CHECK		
OTHER DEDUCTIONS		
BAL FOR'D		

American High School
Senior Class
Athens, U.S.A.

501
00-0
000

PRACTICE, NON-NEGOTIABLE

__________ 19__

PAY TO THE ORDER OF__________ $______

__________ DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

---

502 $______

DATE__________ 19__

TO__________

FOR__________

	DOLLARS	CENTS
BAL FOR'D		
DEPOSITS		
TOTAL		
THIS CHECK		
OTHER DEDUCTIONS		
BAL FOR'D		

American High School
Senior Class
Athens, U.S.A.

502
00-0
000

PRACTICE, NON-NEGOTIABLE

__________ 19__

PAY TO THE ORDER OF__________ $______

__________ DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

---

503 $______

DATE__________ 19__

TO__________

FOR__________

	DOLLARS	CENTS
BAL FOR'D		
DEPOSITS		
TOTAL		
THIS CHECK		
OTHER DEDUCTIONS		
BAL FOR'D		

American High School
Senior Class
Athens, U.S.A.

503
00-0
000

PRACTICE, NON-NEGOTIABLE

__________ 19__

PAY TO THE ORDER OF__________ $______

__________ DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

504 $______

DATE______19___

TO______

FOR______

	DOLLARS	CENTS
BAL. FOR'D		
DEPOSITS		
TOTAL		
THIS CHECK		
OTHER DEDUCTIONS		
BAL. FOR'D		

American High School
Senior Class
Athens, U.S.A.

504
00-0
000

PRACTICE, NON-NEGOTIABLE

______19___

PAY TO THE ORDER OF______$______

______DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

---

505 $______

DATE______19___

TO______

FOR______

	DOLLARS	CENTS
BAL. FOR'D		
DEPOSITS		
TOTAL		
THIS CHECK		
OTHER DEDUCTIONS		
BAL. FOR'D		

American High School
Senior Class
Athens, U.S.A.

505
00-0
000

PRACTICE, NON-NEGOTIABLE

______19___

PAY TO THE ORDER OF______$______

______DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

⑆0000⑈0000⑆ 01⑈48⑈1378⑈

---

506 $______

DATE______19___

TO______

FOR______

	DOLLARS	CENTS
BAL. FOR'D		
DEPOSITS		
TOTAL		
THIS CHECK		
OTHER DEDUCTIONS		
BAL. FOR'D		

American High School
Senior Class
Athens, U.S.A.

506
00-0
000

PRACTICE, NON-NEGOTIABLE

______19___

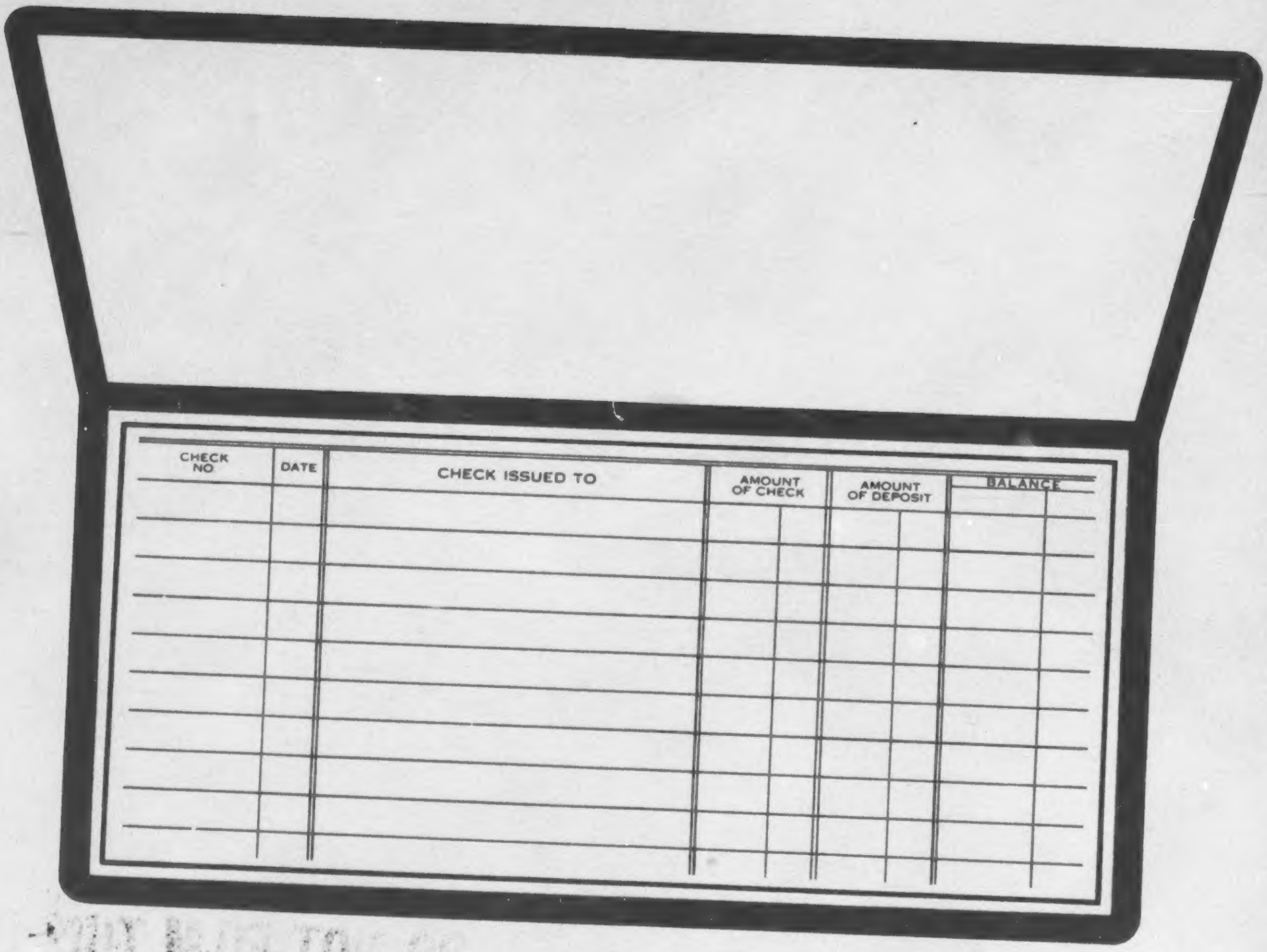
PAY TO THE ORDER OF______$______

______DOLLARS

National Bank of Commerce
of San Antonio

PRACTICE CHECKSET
NON-NEGOTIABLE

⑆0000⑈0000⑆ 01⑈48⑈1378⑈



CHECK NO	DATE	CHECK ISSUED TO	AMOUNT OF CHECK	AMOUNT OF DEPOSIT	BALANCE

UNIT V

BANKING

TEST PART 3

1. List three advantages of having a checking account.

   a.

   b.

   c.

2. Place the following steps for opening a checking account in the correct sequence by numbering the steps from 1-4.

   ____a. Make a deposit in the account.

   ____b. Sign a signature card.

   ____c. Complete a deposit slip.

   ____d. Record the deposit in the checkbook.

3. Read the following statements concerning checking accounts and place an "X" beside the statements that are correct.

   _____a. Checking accounts provide an easy way of paying bills.

   _____b. Checking accounts help in record keeping.

   _____c. A signature card should be signed by all persons authorized to use the account.

   _____d. Checking accounts earn interest.

   _____e. It is not necessary for the signature card to be signed the way all checks will be signed.

   _____f. A deposit slip is completed when taking money out of a checking account.

   _____g. Any responsible person may open a checking account, but it is very important to use a checking account properly and to keep accurate records.

   _____h. The check register or stub should be completed before writing a check.

   _____i. All deposits and checks should be recorded in the check register or check stub.

   _____j. Reconcile your bank statement immediately when you receive your bank statement from the bank.

   _____k. An overdraft occurs when the deposits are more than the checks written on an account.

4. Place a "✓" beside those items that should be included on a deposit slip.

____a. The date

____b. The amount of checks to be deposited

____c. The net deposit

____d. Your account number

____e. Your bank balance

____f. The total amount of money to be deposited

____g. Your address

____h. The number of bills to be deposited

5. Fill in the blanks below concerning completing the check register or check stub.

a. Always complete the check __________ before writing the check.

b. When using a check register, the _________ of the check will have to be recorded, but a stub-type checkbook will already have this printed on it.

c. The date the check is written, the name of the person or business to whom the check is written, and the _________ of the check are recorded on the stub or register.

d. Subtract the amount of the check from the previous balance and enter the correct figure in the _________ column of the check register.

6. Explain what you should do if your name was misspelled on the front of a check. ____

____

UNIT V

BANKING

INFORMATION SHEET 4--RECONCILING THE BANK STATEMENT

I. Bank statements

A. The bank sends a bank statement each month the help you keep records for your checking account.

B. The statement includes a variety of data

1. A record of the deposits made
2. A listing of the checks that have "cleared" the bank
3. The cancelled checks
4. A record of any service charges the bank has made on your account

EXAMPLES: Fees charged per check or per month for managing the checking account

C. After receiving the bank statement, compare your check register with the bank statement to see if the amounts on both sets of records agree.

II. Steps in reconciling the bank statement

A. Sort the cancelled checks and arrange them numerically.

B. Check off in your check register each of the checks paid by the bank.

C. List all checks outstanding (written but not checked off in your register) on the bank statement worksheet.

D. List any deposits you have made that are not shown on your bank statement.

E. To the balance shown on the bank statement (ending balance from last month) add all outstanding deposits and subtract all outstanding checks. This last number will be your adjusted balance.

F. Enter all charges shown on the bank statement (service charges, overdraft charges, etc.) in your check register or check stub.

G. Subtract the charges from your final balance in your check register or stub. This final number is your adjusted balance for the check register.

H. Compare the final adjusted balances from the bank statement worksheet and the check register. If the two totals are the same, then the account has been reconciled, or balanced.

EXAMPLE:	Bank balance	1,376.59
	Less outstanding checks	216.12
	Plus deposits not	1,160.47
	recorded --------------	618.00
	Checkbook balance	1,778.47
	Less note paid by bank	120.77
		1,657.77
	Less service charge	3.00
		1,654.70

III. Steps to take if the two balances do not agree:

A. Check your figures on the worksheet for possible errors in mathematics.

B. Check the figures in your checkbook for possible math errors.

C. Compare the amounts of the cancelled checks against the amount recorded on the check stub or in the check register.

D. Check to see if all deposits were recorded correctly by the bank and by you in the register.

E. Be sure all service charges were recorded and deducted correctly.

UNIT V

BANKING

ASSIGNMENT SHEET 8--COMPLETE A CHECK REGISTER

Directions: Using the information given in the statements below, fill in the following register.

PLEASE BE SURE TO DEDUCT ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

CHECK NO	DATE	CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT	(−) AMOUNT OF CHECK		√ T	(−) CHECK FEE (IF ANY)	(+) AMOUNT OF DEPOSIT		BALANCE	
									101	25

The numbers of the checks to be listed are shown in parentheses.

A. Sam Gonzales decided to give a party for his friends. He had $101.25 in his bank account and he believed he could afford it.

B. First, Sam went to the Lee Paint Store where he bought paint, tile wax, window cleaner, and large sponges, a total of $15.72. Sam was going to give his patio a freshen-up job before his friends came. (#106)

C. After Sam had cleaned his house and patio, he went to Winn's Variety Store and bought several rolls of crepe paper, small paper sacks, small candles, and gummy tape to decorate his front walk and patio for the party. The total bill was $7.65. (#107)

D. Then Sam went to Handy-Andy Grocery Store and bought two beef briskets to barbecue, potatoes and celery for potato salad, some salt pork for pinto beans, a jar of pickles, some eggs to devil, and a chocolate cake. The total bill was $43.16. (#108)

E. The day before the party, Sam received his pay check for $361.32, and he felt good when he deposited it in his bank.

F. The next day, Sam paid his rent--$108.00, and his electricity bill--$41.14. (#109 and #110)

G. After that, Sam had to pay $9.08 for his water bill. (#111)

H. HOW MUCH does Sam have left?

UNIT V

BANKING

ASSIGNMENT SHEET 9--RECONCILE YOUR BANK STATEMENT

Directions: Using the bank statement, cancelled checks, and checkbook register included, reconcile the bank statement.

Statement of

John Smith
601 Main
Anyplace, Texas

In Account With

HOME TOWN BANK

Acct No.: 13-064-2

Statement Date: 11-12-80

DATE	CHECKS	DEPOSITS	BALANCE
	BALANCE BROUGHT FORWARD		139.69
		200.00	339.69
10 02	121.00		218.69
10 08	19.63		199.06
10 08	24.50		174.56
10 12	25.00		149.56
10 18	77.25		72.31
		50.00	122.31
10 26	38.00		84.31

Balance Previous Statement	Number of Enclosures	Checks	Amount	Deposits No.	Amt.	Service Charge	Closing Balance
139.69	6	6	305.38	2	250.00	00	84.31

UNIT V

BANKING

TEST PART 4

1. Circle the items that should be included in the bank statement.

   a. The cancelled checks.

   b. A record of the deposits made.

   c. A listing of the checks that have "cleared" the bank.

   d. A record of any service charges the bank has made on your account.

2. There are eight basic steps in reconciling a bank statement. Determine which of the steps below would be the first step in the process, and place a "1" beside the statement. Place a "2" beside the second step, and continue until all eight steps have been put in correct order.

   _____a. List any deposits you have made that are not shown on the bank statement.

   _____b. Compare the final adjusted balances from the two records to determine if the two balances are the same.

   _____c. List all checks outstanding on the bank statement worksheet.

   _____d. Enter all charges shown on the bank statement on the check stub or in the check register.

   _____e. Sort the cancelled checks and arrange them numerically.

   _____f. Subtract the bank service charges from the balance shown in the check register or stub.

   _____g. To the ending balance of the bank statement, add all outstanding deposits and subtract all outstanding checks.

   _____h. Check off in the check register each of the checks paid by the bank.

3. Describe what you should do if the checkbook does not balance with the bank statement.

UNIT VI

CONSUMERISM

UNIT OBJECTIVE

After completing this unit, the student will be able to recognize and avoid fraudulent and deceptive sales practices by making effective consumer choices. This knowledge will be evidenced through demonstration and by satisfactorily completing the unit test.

SPECIFIC OBJECTIVES

After completing this unit, the student will be able to:

1. Match terms associated with consumerism.
2. Recognize consumer considerations before making a purchase.
3. Analyze comparative shopping techniques.
4. Recognize fraudulent or deceptive selling methods.
5. Name basic consumer rights and responsibilities.
6. Discuss the procedure used to register a complaint.
7. Point out consumer protection acts and agencies that aid consumers with problems.

UNIT VI

CONSUMERISM

NOTES TO THE COORDINATOR

I. Objective sheet

   A. Discuss the unit objective with the students.

   B. Discuss each specific objective.

   C. Have the students complete the objectives in a sequence best suited to your classroom.

   D. Add any objectives necessary to fully meet the needs of the unit and the students.

II. Information and assignment sheets

   A. INFORMATION SHEET 1--TERMS AND DEFINITIONS

      1. Have the students pronounce the terms out loud.

      2. Have the students add the terms and definitions to their vocabulary files.

      3. Use ASSIGNMENT SHEET 1--CONSUMER WORD SEARCH to reinforce this area of information.

      4. Have the students make a bingo game by filling in the squares with the terms.

         a. Laminate the bingo cards to make the game more permanent.

         b. To play the game, have someone read the definitions aloud and have the students cover up the terms on their cards.

   B. INFORMATION SHEET 2--BEFORE YOU BUY

      1. Use the following transparencies to promote classroom discussions.

         a. TRANSPARENCY 1--EFFECTIVE SHOPPING TECHNIQUES

         b. TRANSPARENCY 2--PRODUCT SAFETY

         c. TRANSPARENCY 3--GUARANTEE REGISTRY CARD

         d. TRANSPARENCY 4--WARRANTY

         e. TRANSPARENCY 5--SHOPPER'S SALE CALENDAR

2. Use the following assignment sheets to reinforce this area of information.
    a. ASSIGNMENT SHEET 2--MAKING A PURCHASE
    b. ASSIGNMENT SHEET 3--COMPARING PURCHASE COSTS
    c. ASSIGNMENT SHEET 4--IDENTIFYING WISE BUYING DECISIONS

       (NOTE: Have the students defend their answers during a class discussion.)
    d. ASSIGNMENT SHEET 5--SHOPPING FOR BARGAINS
    e. ASSIGNMENT SHEET 6--BARGAINS?
3. Have the students prepare a list of the characteristics of an intelligent consumer.
4. Role-play or visit several stores and service centers in the area to gather information on products and consumer services offered.
5. Have the students each choose a product they want to buy and have them look up the products in a consumer research magazine.
6. Have the students save the label from an item they use (food, cosmetics, etc.)
    a. Have the students enlarge the label onto a sheet of paper so it can be easily read.
    b. Make a display for a bulletin board or a collage with the labels.
7. Have clothing students report on fiber content and care labels in clothing and how to read them accurately.
8. Have students do comparison shopping for groceries from newspaper advertisements.
9. Ask students to recall their latest purchase and discuss the following questions.
    a. What could they have bought instead?
    b. What else could they have done with the money?
    c. What did they have to give up to get enough money to make their purchase?

C. INFORMATION SHEET 3--CONSUMER PROBLEMS

1. Use the following transparencies to promote classroom discussion.
    a. TRANSPARENCY 6--BUYERS BEWARE
    b. TRANSPARENCY 7--PRICE GIMMICKS
2. Use the following assignment sheets to reinforce this area of information.
    a. ASSIGNMENT SHEET 7--MANIPULATING TECHNIQUES
    b. ASSIGNMENT SHEET 8--CURRENT ADVERTISEMENTS
    c. ASSIGNMENT SHEET 9--MAKE YOUR OWN ADVERTISEMENTS
3. Clip advertisements from newspapers and have students evaluate them for usefulness to conusmers.
4. Have students make posters or give examples in class of deceptive advertising.
5. Using magazines or newspapers, have the students find an example of different deceptive methods of advertising or selling techniques.

D. INFORMATION SHEET 4--CONSUMER PROTECTION

1. Use the following transparencies to promote classroom discussion.
    a. TRANSPARENCY 8--BASIC RIGHTS FOR CONSUMERS
    b. TRANSPARENCY 9--CONSUMERS--EXERCISE YOUR LEGAL STRENGTH
    c. TRANSPARENCY 10--MARKS OF CONSUMER PROTECTION
    d. TRANSPARENCY 11--IF A PRODUCT DOESN't LIVE UP TO PROMISES
2. Use the following assignment sheets to reinforce this area of information.
    a. ASSIGNMENT SHEET 10--ROLE-PLAYING CONSUMER COMPLAINTS
    b. ASSIGNMENT SHEET 11--DOES THE CONSUMER HAVE A COMPLAINT?
    c. ASSIGNMENT SHEET 12--WRITING LETTERS OF COMPLAINT
3. Have the students discuss the false advertising and truth in packaging acts.

4. If possible, have guest speakers from local consumer protection agencies such as the Better Business Bureau and/or the Consumer Hotline visit class and discuss their organization in more detail.

5. Have the students discuss the relationship between consumer rights and consumer responsibilities.

6. Discuss in class the issue of what kinds of information is the consumer responsible for getting before buying goods or services.

III. Answers to assignment sheets

A. Some of the assignment sheets will vary according to training and should be graded individually.

B. Some assignment sheets will not have specific answers but will depend on student participation.

IV. Unit test

A. The test is divided into four parts.

1. Each part covers one information sheet.

2. Each part uses various methods of testing.

B. Various approaches may be used in testing.

1. Give each part of the test after the student has completed the information in one information area or sheet.

2. Give the entire test upon completion of the unit and assignment sheets.

3. Give one or several parts of the test as an additional assignment or to reinforce problem areas of learning.

C. Add test parts corresponding to any information areas or sheets added to the unit.

V. Answers to tests

A. Answers are based on total information covered in the unit.

B. For convenience of grading, make corresponding answer sheets for additional test parts added.

VI. References

A. Books

1. Gooch, Bill G., Work: Pathway to Independence.

2. Kimbrell, Grady, Succeeding in the World of Work. McKnight Publishing Co., Bloomington, Ill. 1970.

B. Booklets

1. The American Economic System and Your Part In It. Consumer Information, Pueblo, Colorado (free).
2. Budgeting for the Family. Consumer Information, Pueblo, Colorado (35¢).
3. Where You Shop is as Important as What You Buy. Consumer Information, Pueblo, Colorado (free).
4. What About Metrics. Consumer Information, Pueblo, Colorado ($1.10).
5. Metric Information Office National Bureau of Standards, Washington, D.C. 20034. (Material on the Metric System).

C. Transparencies

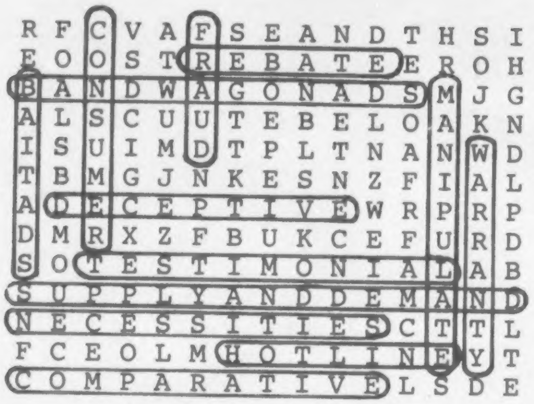
1. Metric System with "Metric Mark", Mark Headrick, Instructional Materials Laboratory, University of Missouri.
2. Practical Business, Instructional Materials Laboratory, University of Missouri-Columbia.

UNIT VI

CONSUMERISM

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet 1



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R F C V A F S E A N D T H S I
E O O S T R E B A T E E R O H
B A N D W A G O N A D S M J G
A L S C U U T E B E L O A K N
I S U I M D T P L T N A N W D
T B M G J N K E S N Z F I A L
A D E C E P T I V E W R P R P
D M R X Z F B U K C E F U R D
S O T E S T I M O N I A L A B
S U P P L Y A N D D E M A N D
N E C E S S I T I E S C T T L
F C E O L M H O T L I N E Y T
C O M P A R A T I V E L S D E
```

Assignment Sheet 2

A. Answers will vary but should include six of the following points.

1. Their needs.
2. What quality product you want.
3. The advantages and disadvantages of buying a new vs. a used product.
4. Study consumer buying guides to compare product performance ratings.
5. Check packaging and labels for information about the product. (student may list information).
6. The safety features.
7. The warranty.
8. The upkeep requirements.

B. 1. b.
2. a
3. a
4. b
5. b

Assignment Sheet 3

Evaluated to the satisfaction of the instructor.

Assignment Sheet 4

A. Probably unwise
B. Probably unwise
C. Probably wise
D. Probably wise
E. Probably unwise
F. Probably unwise
G. Probably unwise
H. Probably wise

Assignment Sheet 5

Evaluated to the satisfaction of the instructor.

Assignment Sheet 6

A. Non-bargain
B. Bargain
C. Non-bargain
D. Non-bargain
E. Bargain
F. Non-bargain
G. Non-bargain
H. Bargain
I. Non-bargain
J. Bargain

Assignment Sheets 7, 8, 9, 10, 11, 12

Evaluated to the satisfaction of the instructor.

UNIT VI

CONSUMERISM

ANSWERS TO TESTS

Part 1

1. c
2. h
3. d
4. i
5. g
6. e
7. b
8. f
9. j
10. a

Part 2

1. a. Old, new
   b. Consumer
   c. Performance
   d. Telephone
   e. Catalogue
   f. Inspect
   g. Safety
2. a. H
   b. L
   c. H
   d. L
   e. L
3. a. FALSE
   b. TRUE
   c. FALSE
   d. FALSE
   e. FALSE
   f. TRUE
   g. TRUE

Part 3

1. Answers should include four of the following:
   a. The consumer doesn't use effective shopping techniques.
   b. The consumer isn't well informed about the product.
   c. Some consumer problems are a result of sellers who practice fraud or deception.
   d. Some sellers try to mislead consumers into accepting their point of view.
   e. Others trick you into buying something completely different from what was advertised.

Part 4

1. a. 3
   b. 1
   c. 5
   d. 2
   e. 4
2. a. Informed
   b. Safe
   c. Products, services
   d. Speak
3. a. Truth in Lending
   b. Warranty-Federal Trade Commission Improvements Act
   c. Federal Hazardous Substances Labeling Act
   d. Fair Packaging and Labeling Act

UNIT VI

CONSUMERISM

INFORMATION SHEET 1--TERMS AND DEFINITIONS

A. Bait ads--Advertisements used to get the consumer into the store

B. "Bandwagon" advertising--Advertising that suggests you buy the product because everyone else is buying it

C. Better Business Bureau (BBB)--An agency which is available to consumers for information or where customers can register complaints on area businesses

D. Comparative shopping--Examining several similar products to determine which is the best buy

E. Consumer--Someone who buys and uses a product

F. Consumer Information Center--The distribution center in Pueblo, Colo., for consumer information booklets and pamphlets

G. Deceptive--False or unreliable statements or advertisements

H. Food and Drug Administration (FDA)--An agency which keeps watch on the safety and purity of cosmetics, food, and drugs

I. Fraud--Acts or words that mislead another person

J. Hotline--A consumer service phone line (usually toll-free) that is used for complaint or problem situations

K. Manipulate--To influence or manage a person to get the person to do what you want

L. Necessities--Those things that are needed to live

M. Product Safety Act--A law passed in 1972 which established the five member Consumer Product Safety Commission

N. Rebate--Money given back to hte buyer after purchasing a certain product.

O. Supply and demand--Prices are lower when there is a large supply of a product and little demand, and higher when there is a limited supply and a large demand

P. Testimonial--A well known person advertises that he/she uses the product

Q. Warranty--A paper that accompanies products to guarantee service or replacement of the item or defective part

UNIT VI

CONSUMERISM

ASSIGNMENT SHEET 1--CONSUMER WORD SEARCH

Directions: Find and circle the terms or phrases below about consumerism. The words may be horizontal and vertical.

Consumer
Fraud
Warranty
Necessities
Rebate
Deceptive
Supply and demand
Comparative
Bandwagon ads
Testimonial
Manipulate
Bait ads
Hot line

R	F	C	V	A	F	S	E	A	N	D	T	H	S	I
E	O	O	S	T	R	E	B	A	T	E	E	R	O	H
B	A	N	D	W	A	G	O	N	A	D	S	M	J	G
A	L	S	C	U	U	T	E	B	E	L	O	A	K	N
I	S	U	I	M	D	T	P	L	T	N	A	N	W	D
T	B	M	G	J	N	K	E	S	N	Z	F	I	A	L
A	D	E	C	E	P	T	I	V	E	W	R	P	R	P
D	M	R	X	Z	F	B	U	K	C	E	F	U	R	D
S	O	T	E	S	T	I	M	O	N	I	A	L	A	B
S	U	P	P	L	Y	A	N	D	D	E	M	A	N	D
N	E	C	E	S	S	I	T	I	E	S	C	T	T	L
F	C	E	O	L	M	H	O	T	L	I	N	E	Y	T
C	O	M	P	A	R	A	T	I	V	E	L	S	D	E

UNIT VI

CONSUMERISM

TEST PART 1

Directions: Match the term with the correct definition by writing the letter of the term in the proper blank.

_____1. Those things that are needed to live

_____2. To influence or manage a person to get the person to do what you want

_____3. A consumer service phone line that is used for complaint or problem situations

_____4. Acts or words that mislead another person

_____5. A paper that accompanies products to guarantee service or replacement of the item or defective part

_____6. Prices are lower when there is a large supply of a product and little demand

_____7. Examining several similar products to determine the best buy

_____8. Money given back to the buyer after purchasing a product

_____9. Someone who buys and uses a product

____10. Advertisements used to get the consumer into the store

a. Bait ads

b. Comparative shopping

c. Necessities

d. Hot line

e. Supply and demand

f. Rebate

g. Warranty

h. Manipulate

i. Fraud

j. Consumer

UNIT VI

CONSUMERISM

INFORMATION SHEET 2--BEFORE YOU BUY

I. Things that influence a customer's purchase

(NOTE: Every day, consumers must make choices about which goods and services to buy. You make choices by choosing one product or service over another or choosing not to buy at all.)

- A. Personal values

  (NOTE: You will buy what you consider is important for you to have.)

- B. Individual habits
- C. Personal budget--salary
- D. Peer group pressure
- E. Impulse buying
- F. Employment
  - 1. Clothing needs for work

    EXAMPLE: Are uniforms needed?

  - 2. Free time available
- G. Law of supply and demand
  - 1. Buying when the supply of an item or product is the largest.
  - 2. Shopping where the supply of merchandise is greater, such as a large department store or discount store.
- H. Advertising

  (NOTE: Advertising can be helpful and informative or deceptive and harmful.)

II. Thins to consider before making a purchase

- A. Personal needs
- B. Quality of product needed.

  EXAMPLE: Do you need to spend more money on a sturdy desk that you will use for many years, or spend less on something to get by now?

C. Advantages and disadvantages of buying a new vs. a used product

D. Consumer buying guide ratings of product performance.

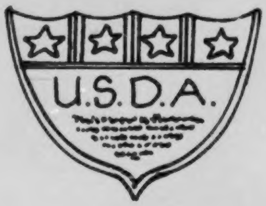
E. Label or packaging information:

1. Kind of materials used in the product

EXAMPLE: You will want to know if an article of clothing is made out of 100% cotton and might shrink before buying a particular size.

2. Quality or grade of a product

EXAMPLE: Food



3. Directions for the safe use of a product

4. Care required for the product

5. Weight of the product

(NOTE: In food items, it is helpful to know the weight to figure unit cost.)

6. The different uses of the product

7. Freshness of the product

(NOTE: Many products are now dated.)

EXAMPLES: Food items, film, batteries.

F. Safety features of the product

G. Product warranty

(NOTE: Be aware of any restrictions listed on the warranty.)

H. Upkeep requirements

III. Comparative shopping

A. Consider the different stores where the product can be purchased.

1. Department store

a. Sells a wide selection of items.

b. Is divided into departments for ease in shopping.

c. Offers a variety of customer services such as credit and return privileges.

2. Specialty store
    a. Sells only one kind of merchandise.
    b. Gives personalized customer attention.
    c. Usually has higher prices than other stores.
3. Discount store
    a. May often have lower prices on brand-name products.
    b. Offers longer shopping hours.
    c. Has very few customer services available.
    d. Provides few salespeople to assist customers.
4. Catalogue store
    a. Prices may be less, but extra fee is charged for shipping and handling.
    b. Exchanges are sometimes a problem.
5. Wholesale warehouses and damaged freight companies
    a. Offer less variety to choose from.
    b. Usually lower prices.
    c. Damaged items should be carefully checked.
6. Factory outlet

    (NOTE: Sometimes companies send damaged merchandise, seconds, and overruns [too much of the same item] to outlets to sell at reduced prices.)

B. Get information about the product.

C. Compare prices with mail order catalogues.

D. Check packaging and labeling for information about the product.

E. Compare national name brands with store brands for quality and performance.

F. Inspect the product before buying.

G. Take advantage of bargains.

1. Use coupon discounts and company rebates.
2. Watch for seasonal discounts.

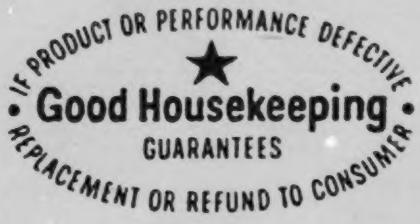
    EXAMPLE: Swimwear will be on sale in July to make roc for the new fall clothes.

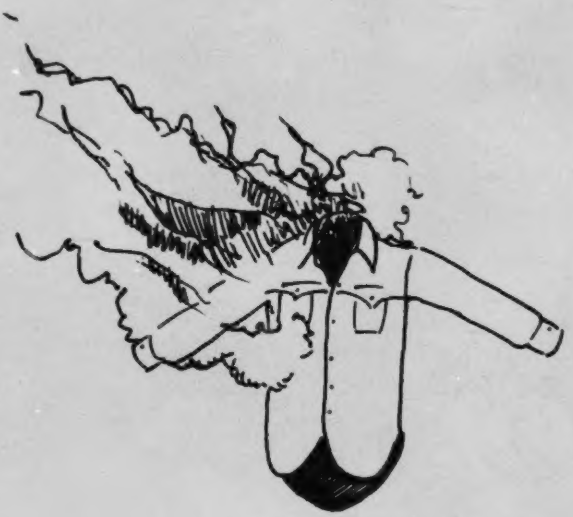
EFFECTIVE SHOPPING TECHNIQUES

1. **COMPARE VALUES**
2. **BUY ACCORDING TO THE INTENDED USE**
3. **CONSIDER HOUSE BRANDS AND SPECIAL SALES**
4. **CHECK LABELS AND WARRANTIES**
5. **DON'T OVERPAY FOR CONVENIENCE**
6. **USE CREDIT SPARINGLY**
7. **ASK QUESTIONS**

PRODUCT SAFETY

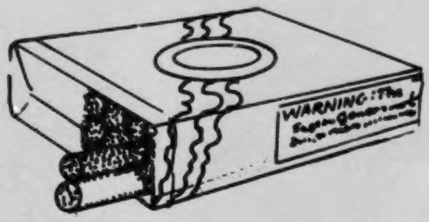
SEALS


IF PRODUCT OR PERFORMANCE DEFECTIVE
Good Housekeeping
GUARANTEES
REPLACEMENT OR REFUND TO CONSUMER



FLAME RESISTANCE

WARNING LABELS


WARNING: The

POISON ANTIDOTES

GUARANTEE REGISTRY CARD

DATE________________

When card is filled out and mailed within ten days of purchase, Collins, Inc., hereby warrants this product to be free from all defects in workmanship and material for a period of one year and will repair any such defects free of charge, if unit is returned via prepaid parcel post insured to Collins, Inc. 3707 Monroe Street, Cleveland, Ohio 10657 within that period.

Gentlemen:

On______________ I purchased Collins product Model ________________

____

Dealer from whom I purchased product.

____

Dealer's Street Address City State Zip Code

NAME____________________________________

Please Print Plainly

ADDRESS __________________________________

TM-3

CITY__________________STATE __________ZIP CODE ________

27

GUARANTEE VOID IF NOT RETURNED IN 10 DAYS

WARRANTY

CAPITAL ELECTRONICS
MICROWAVE OVEN

If your new Capital Microwave fails because of a manufacturing defect within one year from the date of original purchase, Capital Electronics will repair the product at no charge to you. Both parts and service labor are included.

This warranty is yours as the purchaser for your home use and is for products purchased and retained within the fifty states of the U. S. A. and the District of Columbia. Of course, it does not cover damage by accident or misuse. Service will be provided by our factory organization or by our authorized service organization in your area. All you need do is look us up in the yellow pages; we are nearby.

CAPITAL ELECTRONICS

KITCHEN APPLIANCE DIVISION, MICROWAVE OVEN DEPARTMENT,
INDUSTRIAL PARK, AFFTON, MO 63023

SHOPPER'S SALE CALENDAR

IF YOU WANT	BUY DURING
LINENS APPLIANCES BICYCLES BOOKS STEREO EQUIPMENT	January
AIR CONDITIONERS USED CARS CURTAINS MEN'S SHIRTS SILVERWARE	February
TELEVISIONS LINENS LINGERIE	May
RADIOS REFRIGERATORS SPORTS EQUIPMENT SHOES	July
TIRES TOWELS HARDWARE	August

UNIT VI

CONSUMERISM

ASSIGNMENT SHEET 2--MAKING A PURCHASE

A. List six things a consumer should consider before making a purchase.

1.

2.

3.

4.

5.

6.

B. Compare the following prices (by checking the unit price of each) and circle the letter of the better buy. Show your work.

1. a. 10 lbs. of apples for $2.00
   b. 15 lbs. of apples for $2.50

2. a. 16 oz. of shampoo for $1.80
   b. 12 oz. of shampoo for $1.50

3. a. 4 shirts for $22.50
   b. 6 shirts for $35.00

4. a. 2 pairs of socks for $2.98
   b. 6 pairs of socks for $8.70

5. a. 1 dozen fishing lines for $20.00
   b. 6 lines for $9.60

UNIT VI

CONSUMERISM

ASSIGNMENT SHEET 3--COMPARING PURCHASE COSTS

Directions: Read the case studies below and answer the questions that follow.

A. Lee Jacks bought a second-hand motorcycle for $200. Before buying, he studied consumer reports about what to look for in used motorcycles. He got advice from his uncle who was an auto mechanic. At the end of one year, he had spent $10 for the replacement of spark plugs and tune-up.

Tom Jones bought a used car for $150. The car looked good and the salesman was persuasive so Tom bought the car on the spot. A year later, he found he had spent $100 in replacement parts and needed a $75 overhaul. Which boy got the better deal? Why?

B. The Randalls bought a washing machine for $325. During the first two years they owned the machine, they spent $50 for repairs and service calls. The Smiths also bought a washing machine for $325. Before buying, however, they checked consumer reports and found which brands and models had been shown to be the most durable and efficient. Which family saved more money? Why?

UNIT VI

CONSUMERISM

ASSIGNMENT SHEET 4--IDENTIFYING WISE BUYING DECISIONS

Directions: Read each statement below and decide whether it was a wise or an unwise purchase by marking an X in the appropriate box.

	Probably Wise	Probably Unwise
A. Buying a particular car when the price for the same model may be $1,000 cheaper at another dealer.		
B. Buying one brand of detergent because it is 10¢ cheaper when you have to make a longer trip to get that brand.		
C. Shopping around at different stores for groceries each week if you have a moderate income and have to do the shopping after work.		
D. Buying a heater in the middle of summer because it was on sale.		
E. Buying a set of encyclopedias because the salesperson was persuasive.		
F. Buying towels in July when all stores have linen sales in August.		
G. Buying household appliances from the corner hardware store when there are several stores nearby that also sell appliances.		
H. Buying the microwave oven that is rated highest in Consumer Reports.		

UNIT VI

CONSUMERISM

ASSIGNMENT SHEET 5--SHOPPING FOR BARGAINS

Directions: Many stores and companies advertise items as bargains. You will discover that many times these items are not bargains, but just poorer quality products at lower prices. Find a newspaper advertisement for a sale item. Go to a store where the item is not on sale to compare the price and quality. Then answer the following questions.

A. Name of the product ______________________________

B. Sale price ______________________________

C. Regular price ______________________________

D. Quality of sale-priced product ____________________

E. Quality of regular-priced product ________________

F. Was the sale-priced product a "bargain?" __________

G. What would you save? ______________________________

H. If the product was not a bargain, why not? __________

____

UNIT VI

CONSUMERISM

ASSIGNMENT SHEET 6--BARGAINS?

Directions: Read the statements below. Write BARGAIN in the blank beside the statement which discusses a bargain, and NON-BARGAIN beside the statement which presents a bad buy.

A. ________________ There is a very good sale on mahogany end tables. You have maple furniture.

B. ________________ There is a very good sale on rugs. You could use a new rug in your bedroom.

C. ________________ You have two vacuum cleaners at home. You find a fantastic sale on vacuum cleaners.

D. ________________ All of your clothing are shades of blue and gray. You find a great bargain on a brown suit.

E. ________________ You have been invited to a Christmas dance. You find a long dress (or tuxedo) which has been reduced in price.

F. ________________ You and your team have only one football game left this season. You find a sale on football cleats.

G. ________________ You stop at a garage sale and find a dress for only $1 and it is almost new. Nobody wears that style dress anymore.

H. ________________ You take a lot of pictures. Your camera is worn out. You find a sale on cameras.

I. ________________ You want to buy a new pair of shoes. You can buy a pair that you know will not last very long for $3, instead of paying $15 for a pair that will last all year.

J. ________________ You can buy a pair of wool trousers for $20. The trousers will have to be dry-cleaned. Instead,you choose polyester gabardine trousers for $30 that can be machine washed.

UNIT VI

CONSUMERISM

TEST PART 2

1. Using the words below, fill in the blanks to complete the sentences that tell what a wise consumer would do before making a purchase.

   a. Consider __________ vs. __________ products

   b. Study _____________ buying guides

   c. Compare product ___________ ratings

   d. __________ for information about the product

   e. Check the mail order _____________

   f. ____________ goods before buying

   g. Consider the ____________ features

inspect	safety
consumer	old
performance	telephone
new	catalogue

2. In the following list of retail stores, determine whether a shopper would find product prices generally higher than average or generally lower than average. Mark "H" for higher and "L" for lower.

   _____a. Speciality shops

   _____b. Factory outlets

   _____c. Neighborhood convenience stores

   _____d. Discount stores

   _____e. Freight damaged centers

3. Answer the following statements by writing TRUE or FALSE in the spaces at the left.

   a. Impulse buying is considered a good purchasing habit.

   b. One's peer group has an influence on a person's purchasing decisions.

c. It is a waste of the consumer's time and money to compare the different products.

d. When making a purchase, the consumer should ignore rebates.

e. Checking a purchase thoroughly is not necessary as all stores will give the buyer a replacement.

f. Taking advantage of seasonal discounting is a wise action.

g. Personal values and habits influence a consumer's purchase.

UNIT VI

CONSUMERISM

INFORMATION SHEET 3--CONSUMER PROBLEMS

I. Reasons for consumer problems

   A. Doesn't use effective shopping techniques.

   B. Isn't well informed about the product.

   C. Sellers practice fraud or deception.

   D. Is tricked into accepting seller's point of view.

   E. Is tricked into buying something completely different from what was advertised.

II. Fraudulent and deceptive sales practices

   A. Deceptive advertising

      1. Bait and switch ads

         (NOTE: Advertising an item at a good price to get you to come in and then suggest you buy the better product.)

      2. False discounts or sales

         EXAMPLE: A pair of jeans on sale for $9.99 originally $10.

      3. Unreasonable promises

         EXAMPLE: "This machine will also cook, wash clothes, and clean the garage. All you do is push the button.

      4. Misleading information

      5. Hidden prices

      6. Scientific claims that are not supported by evidence

   B. Substituting something of lesser value for one sold out

   C. False company claims

   D. Reconditioned products sold as new

   E. False packaging and labeling

   F. Manipulative or hard pressure techniques

1. "The big promise"

   EXAMPLE: "I'll give you a special deal on this since it's my mother's birthday and I want to leave early."

2. False testimonials (that do not show the real choice of a competent witness)

3. Emotional appeal

   EXAMPLE: "Your mother will really know you care if you buy this."

G. Unfair comparisons, criticizing a competitor's product

H. Mail fraud

EXAMPLE: Advertising a product that is never sent after the customer sends in payment.

I. Unauthorized merchandise sent through the mail

(NOTE: By law, you may keep any merchandise sent to you that you did not order without obligation to pay for it.)

III. Deceptive advertising avoidance

A. Comparison shopping

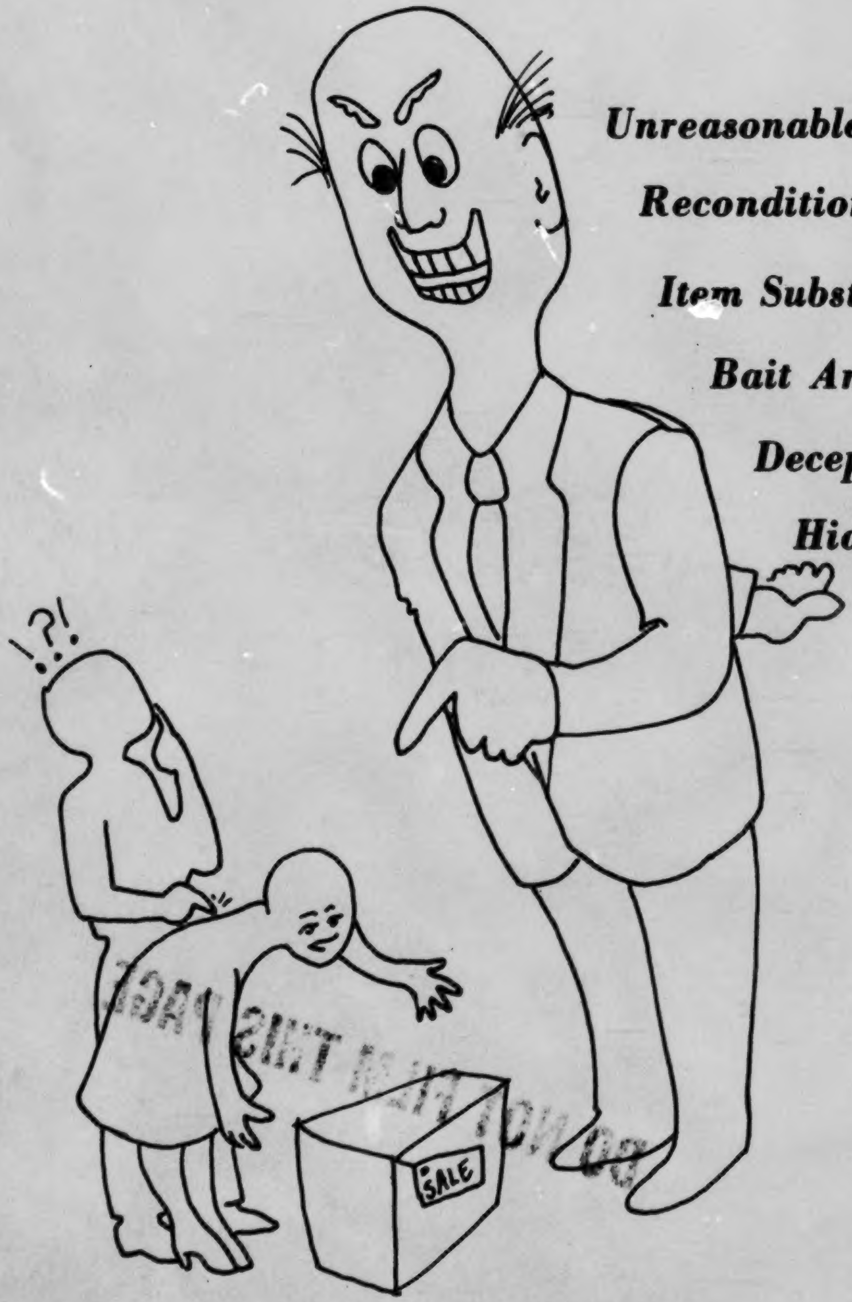
B. Knowledge of prices

C. Advertising claim awareness

(NOTE: Beware of claims such as "unbelievable savings", "fantastic reduction in prices.")

D. Product information

BUYERS BEWARE



Unreasonable Promises

Reconditioned Products

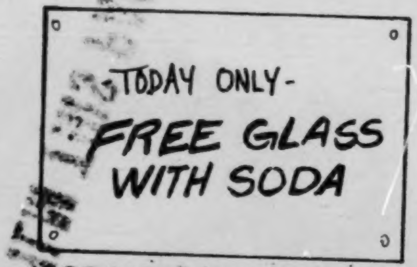
Item Substitution

Bait And Switch

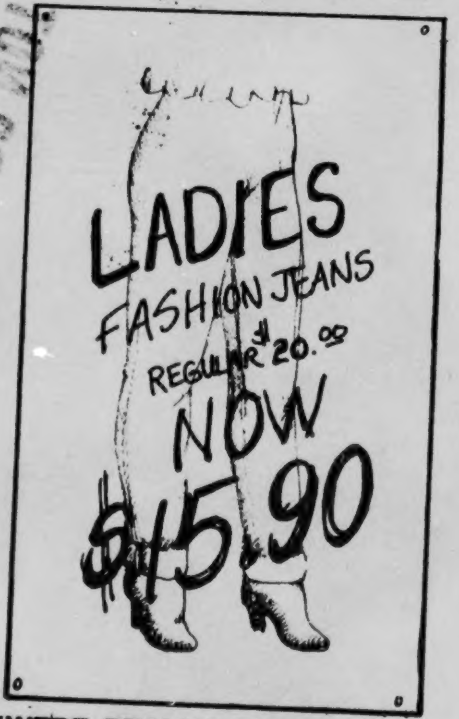
Deceptive Labels

Hidden Prices

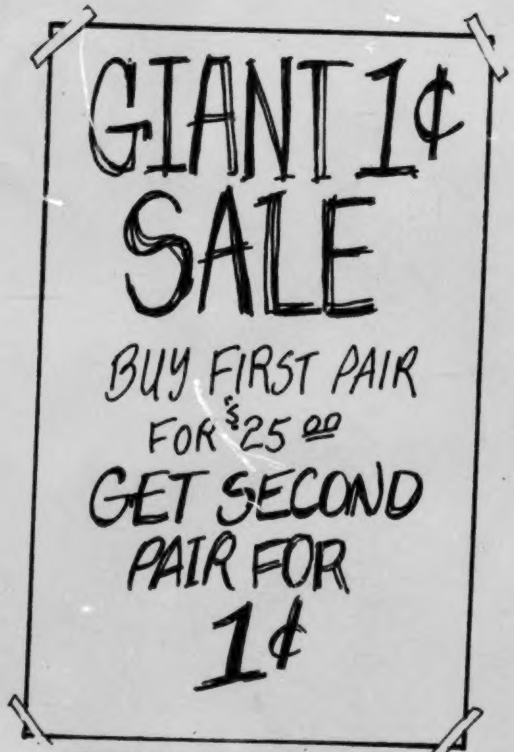
PRICE GIMMICKS


TODAY ONLY-
FREE GLASS
WITH SODA

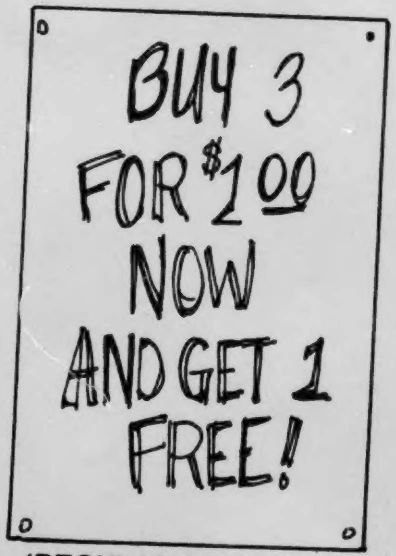
(SODA SELLS FOR $2.50)


LADIES
FASHION JEANS
REGULAR $20.00
NOW
$15.90

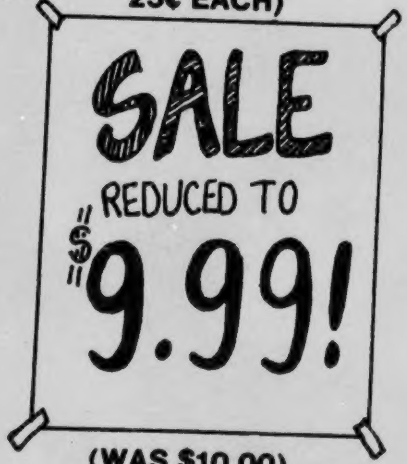
(WERE REALLY ONLY $16.00)


GIANT 1¢
SALE
BUY FIRST PAIR
FOR $25.00
GET SECOND
PAIR FOR
1¢

(SEPARATELY ARE ONLY $10.00 A PAIR)


BUY 3
FOR $1.00
NOW
AND GET 1
FREE!

(REGULAR PRICE WAS 25¢ EACH)


SALE
REDUCED TO
$9.99!

(WAS $10.00)

UNIT VI

CONSUMERISM

ASSIGNMENT SHEET 7--MANIPULATING TECHNIQUES

Directions: Think of advertisements you've seen, read, or heard recently. List one you remember for each of the types of manipulative techniques below. Would you buy the product or service because of the advertisement?

A. Bait and switch ads

B. Testimonial

C. Emotional appeal

D. "The big promise"

UNIT VI

CONSUMERISM

ASSIGNMENT SHEET 8--CURRENT ADVERTISEMENTS

Directions: Using newspaper, television, and/or magazine advertisements, list twenty advertisements in the spaces below. Then place an "X" in the blank next to those that you feel are misleading or deceptive. Discuss in class why you made your decisions the way you did.

______A.

______B.

______C.

______D.

______E.

______F.

______G.

______H.

______I.

______J.

______K.

______L.

______M.

______N.

______O.

______P.

______Q.

______R.

______S.

______T.

UNIT VI

CONSUMERISM

ASSIGNMENT SHEET 9--MAKE YOUR OWN ADVERTISEMENTS

Directions: Write two advertisements for each of the following products or services. One should be an honest and easily understood ad and the other a misleading or deceptive ad on the same product.

A. A medical product

B. A customer service

C. An automobile repair service

D. An appliance sale

E. Home improvement or repair service

F. A clothing item

G. A food product

H. A cleaning product

UNIT VI

CONSUMERISM

TEST PART 3

1. List four reasons a consumer has problems.

   a.

   b.

   c.

   d.

2. Decide whether the following are examples of deceptive advertising or manipulative selling techniques by placing a D for deceptive advertising or M for manipulative selling techniques in the blank to the left.

_____a. Bait and switch ads

_____b. "The big promise"

_____c. Emotional appeal

_____d. Hidden prices

_____e. Unreasonable promises

_____f. False discounts or sales

_____g. False testimonials

_____h. Unsupported scientific claims

UNIT VI

CONSUMERISM

INFORMATION SHEET 4--CONSUMER PROTECTION

I. Consumer's Bill of Rights

(NOTE: Proposed by President Kennedy in 1962 to assure consumer rights.)

A. The right to be informed

(NOTE: Provides protection from false or misleading advertising or information.)

B. The right to expect safe products

C. The right to choose from a variety of products and services

D. The right to speak out about products

II. Consumer responsibilities

A. Being an informed buyer

1. Looking for information about products

2. Reading advertisements carefully

3. Asking family and friends for information

4. Reading magazine and newspaper articles concerning consumer rights

B. Shopping around for the best buy for one's money and one's needs

C. Buying from reliable sources

D. Making wants and needs known to manufacturers and retailers

E. Taking advantage of protective services

EXAMPLE: Contact the Better Business Bureau if you have a complaint.

III. Consumer Protection laws

A. Truth in Lending (Consumer Credit Protection Act)

(NOTE: Lenders are required to tell the consumer the actual cost of credit.)

B. Truth in Packaging (Fair Packaging and Labeling Act)

  1. Helps consumers compare goods.

  2. Requires that certain facts be available to consumers on product packaging.

     EXAMPLES: Net weight, a list of ingredients.

C. Food, Drug, and Cosmetic Act

  (NOTE: Guarantees the safety, purity and wholesomeness of food and cosmetics.)

D. Federal Hazardous Substances Labeling Act

  (NOTE: Warns consumers of possible hazards and first aid procedures in case of an accident.)

E. Warranty-Federal Trade Commission Improvements Act

  1. Sets minimum standards for warranties.

  2. Protects the consumer from warranties that are not carried out.

IV. Agencies that protect consumers

  A. Federal

    1. Federal Trade Commission

    2. Food and Drug Administration

    3. Office of Consumer Affairs

    4. Interstate Commerce Commission

    5. Department of Human Resources

  B. State and local agencies

    (NOTE: There are more than 300 state, county and local consumer protection agencies.)

  C. Private agencies

    1. Consumer Action Panels

    2. The Better Business Bureaus

    3. Consumer Affairs Departments

V. Registering a complaint

  A. State clearly the complaint.

B. Have all sales slips and receipts ready.

C. Make complaints by telephone, letter, or personal visit.

(NOTE: Some problems can be easily solved by telephone. Other problems, such as defective product, can best be handled by a store visit.)

D. Keep written records of all action taken.

1. The name of the person who receives your complaint.
2. The date of the complaint.
3. What happened.

E. Follow up with a second attempt to solve the problem if there are no results from the first.

F. Write a letter to the consumer affairs officer of the company or manufacturer if the local level does not settle the problem.

G. Write a letter to the company president and send a copy to the Better Business Bureau if the consumer affairs office does not reply.

H. Take legal action when everything else fails.

VI. Guides for Writing Good Complaint Letters

A. Be calm--"cool off" before writing.

B. Be courteous and tactful.

(NOTE: Don't be pushy and demand action; rather, explain why you're asking for action.)

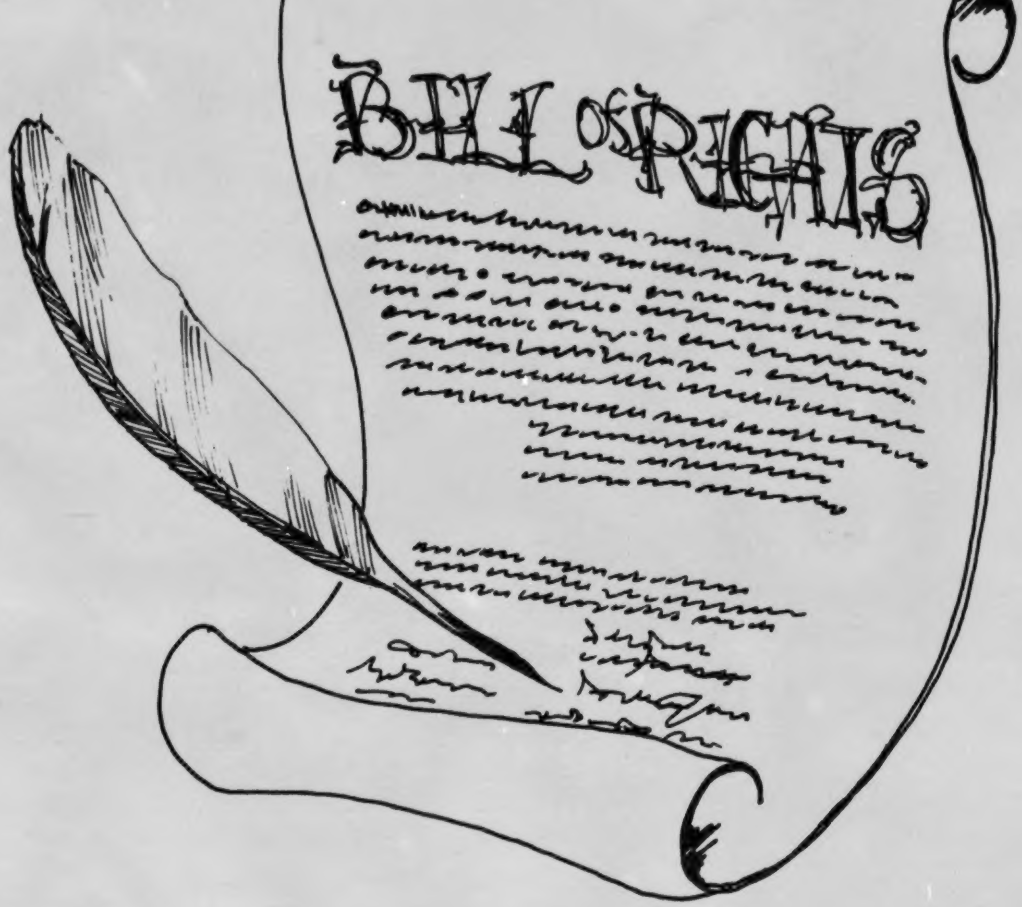
C. State the facts of the complaint clearly and briefly.

D. Address the complaint to the "top" person.

E. Try to end with a direct request for the settlement you wish to be made, perhaps adding a positive word or two about the product or company.

F. Use business rather than social letter form.

BASIC RIGHTS FOR CONSUMERS


BILL OF RIGHTS

RIGHT TO BE INFORMED

RIGHT TO SPEAK OUT

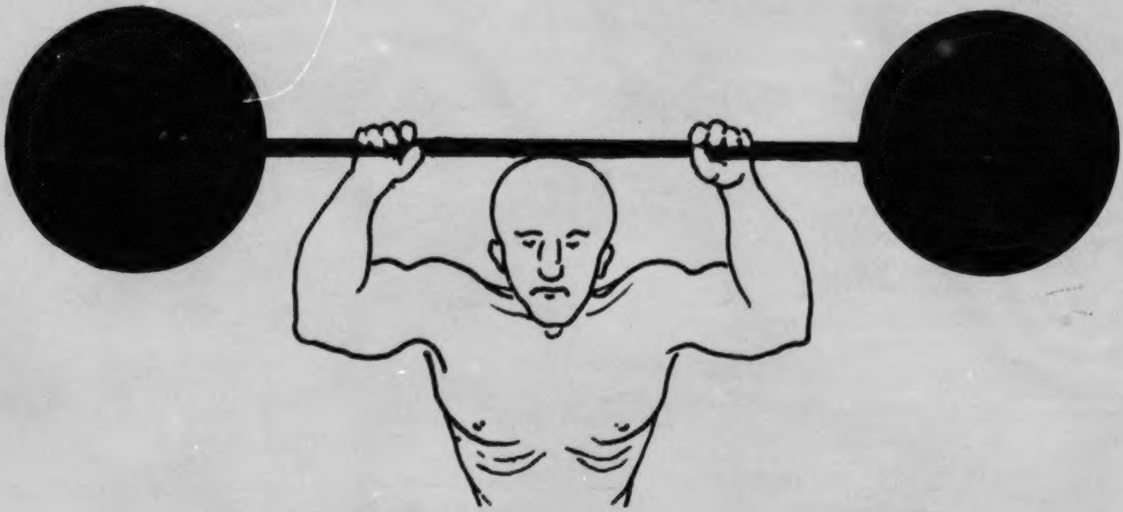
RIGHT TO CHOOSE

RIGHT TO SAFETY

TM-8

CONSUMERS . . .

Exercise your legal strength



TRUTH IN LENDING LAW

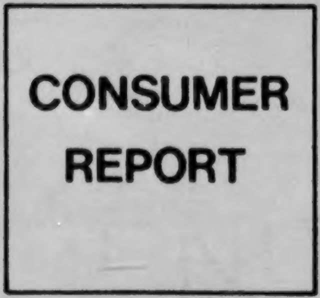
PRODUCT SAFETY COMMISSION

FAIR LABELING ACT

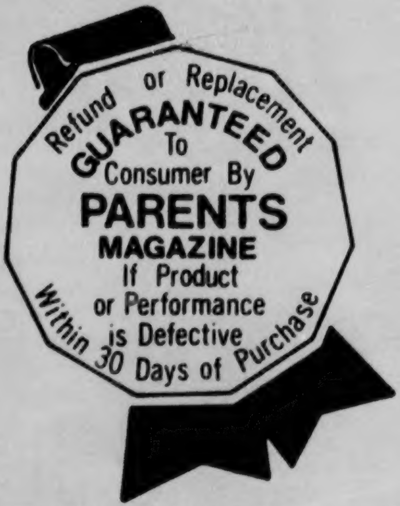
BETTER BUSINESS BUREAU

CONSUMER ADVOCATE GROUP

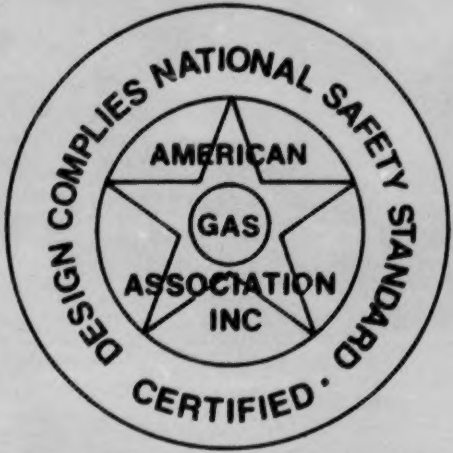
MARKS OF CONSUMER PROTECTION


CONSUMER
REPORT

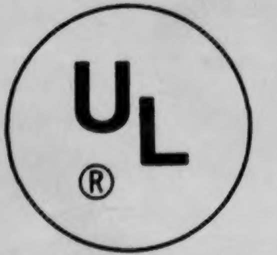
Provides unbiased source for evaluation.


Refund or Replacement
GUARANTEED
To
Consumer By
PARENTS
MAGAZINE
If Product
or Performance
is Defective
Within 30 Days of Purchase

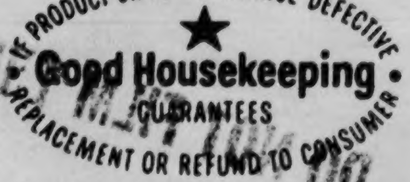
Granted only to products and services advertised in Parent's Magazine.


DESIGN COMPLIES NATIONAL SAFETY STANDARD
AMERICAN
GAS
ASSOCIATION
INC
CERTIFIED

This seal means that the manufacturer says that the appliance should be safe to use in the home.



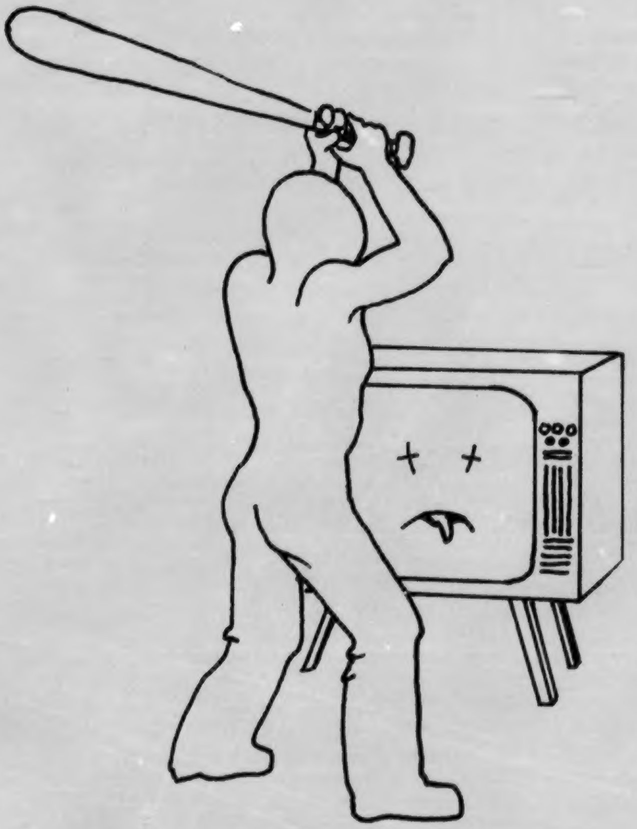
This marker signifies that the item has been judged to be safe for normal use by the Underwriter's Laboratory.


IF PRODUCT OR PERFORMANCE DEFECTIVE
Good Housekeeping
GUARANTEES
REPLACEMENT OR REFUND TO CONSUMER

Guarantees replacement or refund to consumer.

IF A PRODUCT DOESN'T LIVE UP TO PROMISES –

Don't lose control



Register your complaint with the authorities.

Report the problem to the seller.

Check the product guarantee.

UNIT VI

CONSUMERISM

ASSIGNMENT SHEET 10--ROLE-PLAYING CONSUMER COMPLAINTS

Directions: Role play the following situations with a classmate. One person will be the consumer and the other will be the consumer-helper. The consumer-helper will find out about the complaint and give the consumer ways to solve the problem.

Situation A--Marlene bought a blouse that had "preshrunk, colorfast, permanent press" on the care label. She washed the blouse according to the directions and it faded and shrank. Not only the blouse ruined, but also the rest of the wash load.

Situation B--Tom received an electric shaver for his birthday, but every time he uses the shaver, he receives an electric shock.

Situation C--Randy sent his new suit tc be dry-cleaned. When he went to pick it up, the clerk couldn't find it. The cleaner doesn't give claim tickets so there is no proof that Randy ever brought the suit. The cleaner refused to pay for the suit.

Situation D--Karen bought some new makeup at the drug store. She broke out in a rash after using it.

UNIT VI

CONSUMERISM

ASSIGNMENT SHEET 11--DOES THE CUSTOMER HAVE A COMPLAINT?

Directions: Read the following statements and decide whether the customer has a complaint worth fighting for.

	YES	NO	MAYBE
A. A coffee pot was bought in a sealed box. When opened at home, the electric cord was missing.			
B. Wool slacks marked "preshrunk" shrank when washed in a machine using hot water.			
C. The car dealer said the new car would get at least 20 miles-per-gallon. It only gets 15 mpg.			
D. The label read "color-fast" but the color faded after several washings.			
E. The newspaper ad read "now at $20" but the store said it was a misprint and should have read $30.			
F. The new car warranty was 12,000 miles. After 5,000 miles, the radio stopped working.			
G. The new battery came with a 36-month unconditional guarantee. After 33 months the battery went dead.			
H. Buying the stereo component rated highest in Consumer Reports, after six months the speakers lost the quality of the sound.			

CONSUMERISM

ASSIGNMENT SHEET 12--WRITING LETTERS OF COMPLAINT

Directions: Mary Harris just moved out of Liberty Lane Apartments. Before moving, she shampooed all the carpets, washed the windows, cleaned the stove and refrigerator and had the draperies dry-cleaned. She feels that she left the apartment in spotless condition. Mary's landlord refuses to return Mary's $100 security deposit to her, stating that the apartment was "a mess." Assume that you are Mary and write letters of complaint to:

A. Claire Smithton, President
Liberty Lane Apartment and Home Association
601 South Main Street
Campbell, Maryland 06211

B. Representative James A. Reynolds
53rd Congressional District
Capitol Office Building
Baltimore, Maryland 06300

UNIT VI

CONSUMERISM

TEST PART 4

1. The following statements reflect things that Carl Consumer did when his new radio wouldn't work. However, the steps are out of sequence. Rearrange the statements into the logical sequence for writing a complaint by placing numbers in the blanks to the left to indicate the correct order.

_____a. State the facts of the complaint clearly and briefly.

_____b. Be calm--"cool off" before you begin writing.

_____c. Try to end with a direct request for the settlement you wish to be made.

_____d. Be courteous and tactful.

_____e. Address the complaint to the "top" person.

2. Fill in the blanks to complete the phrases concerning consumer's rights.

a. The right to be ____________ about products.

b. The right to expect ___________ products.

c. The right to choose from a variety of ________ and _________.

d. The right to ___________ out about products.

3. Complete each statement below by writing the correct law or agency in the blank space.

a. When a consumer signs a credit agreement, he or she is protected against hidden or later additions of credit costs by the ____.

b. The ___________________________________ sets minimum standards for warranties.

c. The ___________________________________ warns consumers of possible hazards and first-aid procedures in case of an accident.

d. All ingredients of a retail processed food must be clearly identified as a result of the _____________________________.

UNIT VII

CREDIT

UNIT OBJECTIVE

After completing this unit, the student will be able to understand the different types and sources of credit available, determine the cost of using credit and the annual rate of interest, and analyze the advantages and disadvantages of using credit. This knowledge will be evidenced through demonstration and by satisfactorily completing the unit test.

SPECIFIC OBJECTIVES

After completing this unit, the student will be able to:

1. Match terms associated with credit.
2. Determine if statements concerning the nature of credit are true or false.
3. Identify the different types and sources of credit.
4. Calculate the dollar cost of credit and the annual rate of interest.
5. Point out the C's of credit.
6. Recognize arguments for and against credit.
7. Analyze contracts and determine if the Truth-in-Lending Act has been applied.

UNIT VII

CREDIT

NOTES TO THE COORDINATOR

I. Objective sheet

   A. Discuss the unit objective with the students.

   B. Discuss each specific objective.

   C. Have the students complete the objectives in a sequence best suited to your classroom.

   D. Add any objectives necessary to fully meet the needs of the unit and the students.

II. Information and assignment sheets

   A. INFORMATION SHEET 1--TERMS AND DEFINITIONS

      1. Use ASSIGNMENT SHEET 1--TERMS AND DEFINITIONS CROSSWORD PUZZLE to reinforce this area of information.

      2. Divide the class into pairs. Using 3 x 5 index cards or slips of paper, make flash cards of all the credit terms.

   B. INFORMATION SHEET 2--THE NATURE OF CREDIT

      1. Use the following transparencies to promote classroom discussion.

         a. Transparency 1--ARE YOU A CREDIHOLIC?

         b. Transparency 2--WHEN TO USE CASH/WHEN TO USE CREDIT

         c. Transparency 3--WHY USE CREDIT?

         d. Transparency 4--DANGERS IN USING CREDIT

      2. Use the following assignment sheets to reinforce this area of information.

         a. ASSIGNMENT SHEET 2--THE NATURE OF CREDIT

         b. ASSIGNMENT SHEET 3--ADVANTAGES AND DISADVANTAGES

      3. Invite heads of credit departments and lending companies to speak to the class on the use of credit.

   C. INFORMATION SHEET 3--TYPES AND SOURCES OF CREDIT

      1. Use the following transparencies to promote classroom discussions.

         a. Transparency 5--CREDIT CARDS

        b. Transparency 6--CASH CREDIT SOURCES

    2. Use ASSIGNMENT SHEET 4--VISIT LENDING INSTITUTIONS to reinforce this area of information.

    3. Ask students to relate any experiences they have had with the use of credit that is positive or negative.

D. INFORMATION SHEET 4--ESTABLISHING CREDIT

    1. Use the following transparencies to promote classroom discussions.

        a. Transparency 7--BEWARE! BE WISE!

        b. Transparency 8--HOW GOOD IS YOUR CREDIT RATING?

        c. Transparency 9--THE 6 C's OF CREDIT

        d. Transparency 10--SHOP AROUND FOR CREDIT

    2. Use ASSIGNMENT SHEET 5--CREDIT RATING to reinforce this area of information.

        a. Remind the students to review all information sheets for descriptive words.

        b. Have the students brainstorm in class to complete this assignment sheet.

    3. Have the class role-play situations of people with different credit ratings, trying to get credit from a number of different stores.

    4. Encourage students to develop their own situations.

E. INFORMATION SHEET 5--THE COST OF CREDIT

    1. Use Transparency 11--HOW MUCH YOU PAY FOR CREDIT to promote classroom discussion.

    2. Use the following assignment sheets to reinforce this area of information.

        a. ASSIGNMENT SHEET 6--APPLYING CREDIT CONCEPTS

        (NOTE: Have the students work individually or together.)

        b. ASSIGNMENT SHEET 7--THE COST OF BORROWING

    3. Have the students study the two formulas on the information sheet.

    4. Provide the students with problems for additional practice.

    5. Have the students work examples on the board.

F. INFORMATION SHEET 6--CONTRACTS

1. Use Transparency 12--BEFORE YOU SIGN--READ! to promote classroom discussion.

2. Use ASSIGNMENT SHEET 8--SALES CONTRACT to reinforce this area of information.

   (NOTE: Use the sample retail installment contract as a transparency.)

3. Have the students ask their parents for permission to examine a contract that was made by a member of their family.

III. Answers to assignment sheets

A. Some of the assignment sheets will vary according to training and should be graded individually.

B. Some assignment sheets will not have specific answers but will depend on student participation.

IV. Unit test

A. The test is divided into six parts.

1. Each part covers one information sheet.

2. Each part uses various methods of testing.

B. Various approaches may be used in testing.

1. Give each part of the test after the student has completed the information in one information area or sheet.

2. Give the entire test upon completion of the unit and assignment sheets.

3. Give one or several parts of the test as an additional assignment or to reinforce problem areas of learning.

C. Add test parts corresponding to any information areas or sheets added to the unit.

V. Answers to tests

A. Answers are based on total information covered in the unit.

B. For convenience of grading, make corresponding answer sheets for additional test parts added.

VI. References:

A. Mind Your Money Leaflet No. 3. Money Management Institute, Household Finance Corporation, Chicago, Illinois, 1968.

B. Saalback, William F., Managing Your Money and Credit, Laidlaw Brothers, Dallas, Texas, 1974.

C. Gooch, Bill G., Work: Pathway to Independence, American Technical Society, Chicago, Ill., 1979.

D. Basic Buying Skills Workbook, Milliken Publishing Co., St. Louis, Missouri, 1977.

E. Cases in Consumer Education, Spirit Masters, J. Weston Walch, Portland, Maine, 1976.

F. Practical Business Instructor/Student Guide, Instructional Materials Laboratory, University of Missouri, Columbia, Missouri (BOE-6-1) Catalogue No.

UNIT VII

CREDIT

ANSWERS TO ASSIGNMENT SHEETS

Assignment 1

ACROSS

1. Principal
4. Credit
6. Garnish
7. Rating
10. Sales
12. Needs
14. Repossess
16. Liabilities
18. Finance charge
20. Credit Bureau

DOWN

1. Promissory note
2. Interest
3. Annual
4. Collateral
5. Installment
8. Impulse
9. Consumer
11. Percent
13. Co-signer
15. Creditor
17. Wants
19. Assets

Assignment 2

A. Consumers
B. Belief, trust or confidence
C. Creditor
D. Debtor
E. Creditor's
F. Carrying charge or interest
G. Answers should include three of the following:
    1. Convenient
    2. Gives a ready cash reserve
    3. Allows an individual to take advantage of sales
    4. The individual can buy the "big cost" items
    5. Handy for emergencies
    6. Helps buy luxuries items
H. Future

Assignment 3, 4, 5

Evalutated to the satisfaction of the instructor.

Assignment 6

A. $41.60

B. $85.00

C. $33.60

D. Because of the down payment

E. Lower cost of credit due to the lower balance after the down payment

F. $17

G. The number of payments were cut in half

H. The amount of each payment increased because the total cost would be paid over a shorter period of time

Assignment 7

A. $\begin{array}{r} 12 \times 28 = 336 \\ -\ 300 \\ \hline \$36 \end{array}$

B. $\dfrac{2 \times 12 \times \$28}{200 \times 12 + 1} = \dfrac{672}{3900} = 0.1723$ or $\underline{17\%}$

C. $324

D. $324 ÷ 12 = $27 monthly

$$\frac{2 \times 12 \times \$27}{324 \times 12 + 1} = \frac{648}{4212} = 0.1538 \text{ or } 15\%$$

E. Evaluated to the satisfaction of the instructor.

Assignment 8

A. Yes $49.80

B. Yes $17.60

C. $1 late charge

D. Declare the unpaid balance due immediately, repossess the goods and retain payments, or take any other steps as provided by law.

E. 18.72%, $299.40, $49.80, $399.40, $100.00, $349.20

Assignment 9

A.
1. The total price of the purchase.
2. The total finance charge in dollars.
3. The amount of each payment.
4. The number of payments to be made.
5. When payments are due.
6. The address of the seller.
7. Collateral used, if any.

B. Charlie signed a contract without first checking what the total purchase price would be.

C. 1. Credit Bureau 2. Better Business Bureau 3. Attorney General

UNIT VII

CREDIT

ANSWERS TO TESTS

Part 1

1. k
2. b
3. a
4. i
5. h
6. p
7. d
8. o
9. m
10. n
11. c
12. e
13. f
14. g
15. j
16. l

Part 2

1. a. False
   b. False
   c. False
   d. True
   e. True
   f. True
   g. False
   h. True
   i. True
   j. True
2. a. A
   b. F
   c. A
   d. A
   e. A
   f. A
   g. F
   h. F
   i. A

Part 3

1. a. Regular
   b. Revolving
   c. Credit unions
   d. Pawnbroker
   e. Promissory note
   f. Answers should include three of the following:
      1. Commercial Banks
      2. Bank credit cards
      3. Savings and Loan Associations
      4. Personal Finance Companies
      5. Credit Unions
      6. Life Insurance Companies
      7. Pawnbrokers
   g. Loan sharks
   h. Credit bureau
2. a. (3)
   b. (5)
   c. (1)
   d. (4)
   e. (2)

Part 4

1. Answers should include three of the following:

   a. Get a small loan first and pay if off.
   b. Make payments on time.
   c. Have a large enough salary to show you have the money to repay the loan.
   d. Have a reliable work record.

2. a. True
   b. True
   c. False
   d. False
   e. True

3. [✓ a.]
   b.
   [✓ c.]
   [✓ d.]

Part 5

1. $14
2. $18
3. $168
4. a. $348
   b. 18% (rounded off to nearest percent)
   c. $336
   d. 15% (rounded off to nearest percent)

Part 6

1. [✓ a.]
   [✓ b.]
   [✓ c.]
   d.
   [✓ e.]
   [✓ f.]
   g.
   [✓ h.]
   [✓ i.]

2. a. True
   b. False
   c. False
   d. False
   e. True
   f. False
   g. True
   h. True

3. a. The Credit Bureau
   b. The Better Business Bureau
   c. The Attorney General

UNIT VII

CREDIT

INFORMATION SHEET 1--TERMS AND DEFINITIONS

A. Annual percentage rate--The true rate of interest per year

B. Asset--Any item of value which is owned

C. Bankruptcy--A person is legally declared unable to pay debts, and any assets the person has are divided among the creditors

D. Cash credit--Credit given in the form of money

E. Collateral--Something of value which is pledged to the creditor as security in case the debtor does not repay the debt.

F. Co-signer--A person who signs a credit agreement and thereby becomes legally bound to repay the debt if the credit user does not

G. Consumer--The buyer and user of goods and services

H. Credit--Getting goods and services with intent to pay later

I. Credit Bureau--An organization that keeps a file on people that have borrowed money

J. Creditor--An individual or company to whom a person owes money

K. Credit rating--A person's standing as a credit risk

L. Debtor--The person who owes money

M. Garnish--The debtor's employer must pay the creditor a certain percentage of the debtor's wages. This requires a court order.

N. Impulse buying--Buying items suddenly, without giving thought to whether the purchase is a wise buy

O. Installment--One of several payments made over a period of time to pay off a loan or to buy something on credit.

P. Interest--Payment for use of the money (Also called finance or carrying charge)

Q. Liabilities--Obligations or debts owed by a person

R. Needs--Those things which people must have in order to survive

S. Principal--The amount of money deposited, invested, or borrowed

T. Promissory note--A written promise to repay a loan by a certain future date

U. Repossess--The seller takes back merchandise sold on the installment plan when the buyer fails to make the payments

V. Sales credit--The purchase of food or services on credit

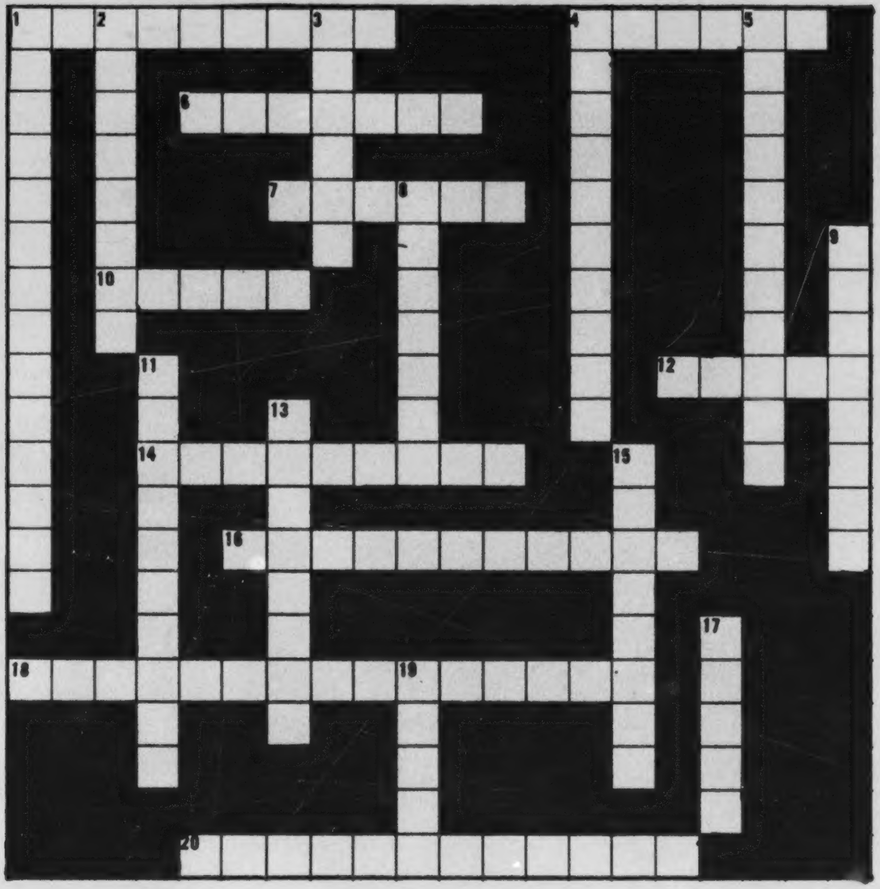
W. Wants--Those things which people desire to have, but that aren't necessary for survival

UNIT VII

CREDIT

ASSIGNMENT SHEET 1--TERMS AND DEFINITIONS CROSSWORD PUZZLE

Directions: Using the terms from Information Sheet 1, complete the crossword puzzle.



Across

1. The amount of money borrowed.
4. Buying without cash is using ____.
6. A percentage of a debtor's wages that is paid to creditors.
7. Credit ____ is a person's standing as a risk
10. Goods sold
12. Items people must have, like food or clothing.
14. Seller taking back merchandise if payments are not made.
16. Obligations or debts to be paid.
18. Also called interest-payment for use of money.
20. An organization that keeps a payment record of people who have borrowed money.

Down

1. A written promise to repay at a certain future date.
2. Payment for use of money.
3. Yearly
4. Something of value pledged to the creditor as security.
5. One of several payments.
8. Something done without first thinking.
9. Buyer and user of goods.
11. One part of a hundred-
13. A person who signs a credit agreement with a borrower, promising to pay if the borrower fails to do so.
15. The individual or firm loaning money
17. Things it would be nice to have, but which aren't really needed.
19. Items of value one owns.

UNIT VII

CREDIT

TEST PART 1

Directions: Match the terms on the right to their correct definition by placing the correct number in the blank provided.

______ 1. The seller takes back merchandise when the buyer fails to make payments

______ 2. A person who signs a credit agreement and thereby becomes legally bound to repay the debt if the credit user does not

______ 3. Getting goods and services and paying later

______ 4. The amount of money borrowed

______ 5. Debtor's employer must pay creditor a percentage of the debtor's wages

______ 6. Obligations or the debts owed by a person

______ 7. An organization that keeps a file on people that have borrowed money

______ 8. Buying items suddenly without giving thought to whether it is a wise purchase

______ 9. Payment for use of money

______10. One of several payments made to repay a loan or buy something on credit

______11. Something of value which is pledged to the creditor as security

______12. Person or company that person owes money

______13. The true rate of interest per year

______14. Person that owes money to someone

______15. Any item of value which is owned

______16. A written promise to repay a loan by a certain future date

a. Credit

b. Co-signer

c. Collateral

d. Credit Bureau

e. Creditor

f. Annual percentage rate

g. Debtor

h. Garnish

i. Principal

j. Asset

k. Repossess

l. Promissory note

m. Interest

n. Installment

o. Impulse buying

p. Liabilities

UNIT VII

CREDIT

INFORMATION SHEET 2--THE NATURE OF CREDIT

I. What is credit?

A. The word credit comes from the French word for belief, trust, or confidence.

B. The privilege of buying something now and paying for it in the future.

(NOTE: Many of the goods and services bought on credit are expensive. Most consumers can buy them only if they are allowed to pay for them over a period of time.)

EXAMPLE: House or car.

C. Expensive. The companies and banks that lend money do so to make a profit.

II. How does credit work?

A. Creditor--An individual store, bank, or company which loans money.

B. Debtor--The person who borrows money and is legally committed to repay the creditor.

C. Finance charge--An extra amount of money paid by the debtor for use of the creditor's money.

III. Why is credit used?

A. For convenience--no need to carry a large amount of money.

B. As a ready cash reserve.

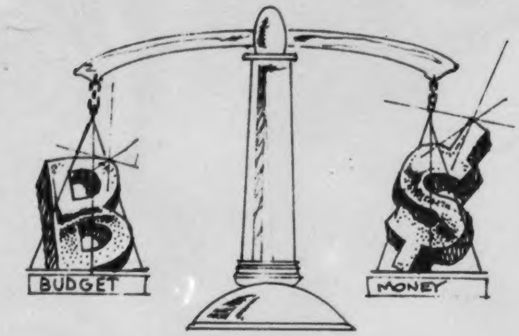
C. To allow an individual to take advantage of sales if cash is short.

D. To enable an individual to buy "big cost" items and repay in small, regular amounts.

E. As a help when emergencies arise.

F. To permit buying luxury items.

IV. Why use credit?--Arguments for

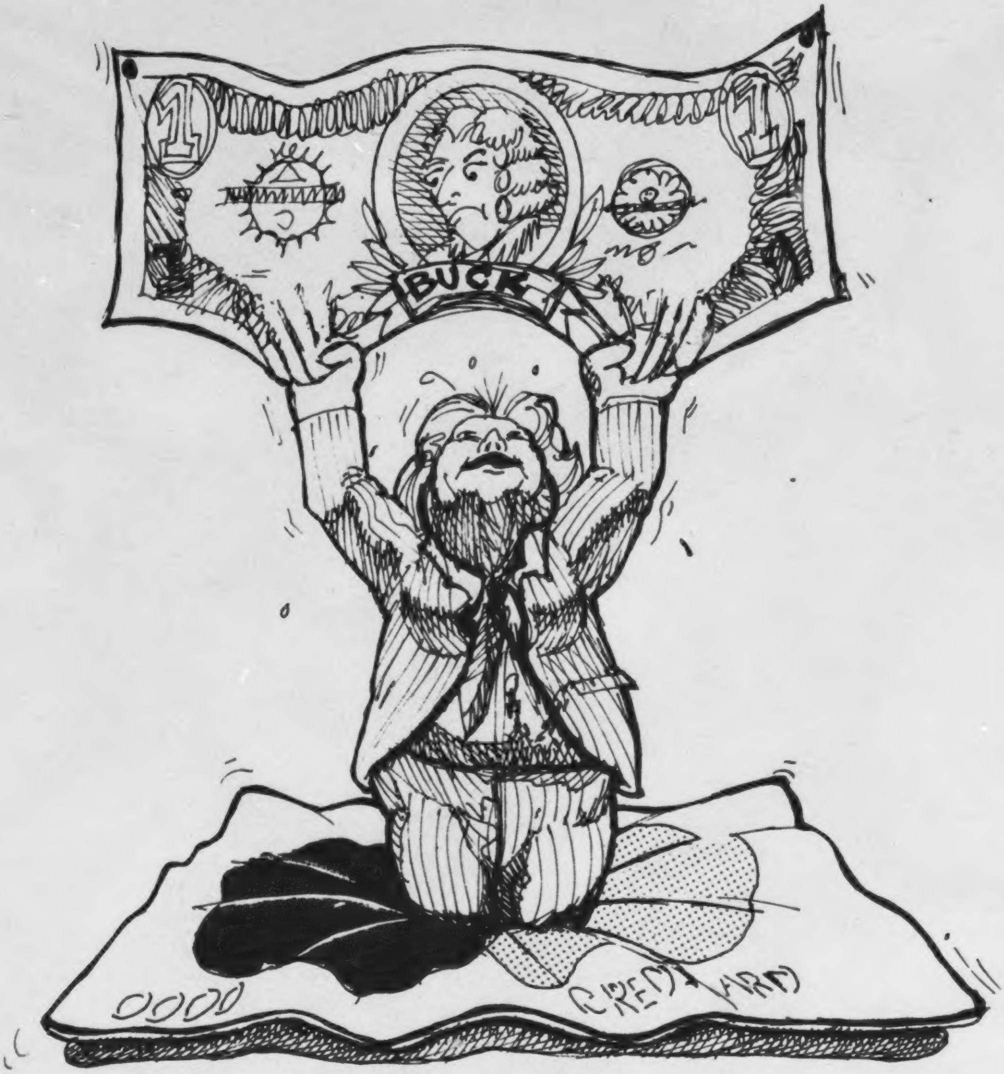


- A. Can help a person develop good budget habits.
- B. Can establish a good credit rating if repayment is made promptly.
- C. Allows an individual to use the product while paying for it.

V. Why not use credit?--Arguments against

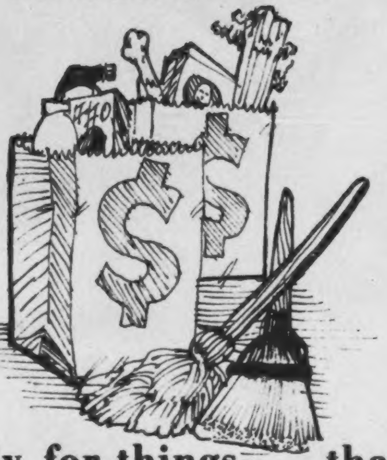
- A. Product may wear out or be used up before it is paid for.
- B. Adds to the cost.
- C. The habit of buying on credit leads to overspending. Then, if a job is lost or a long illness occurs, there are payments to worry about.
- D. Encourages buying at stores where a person has credit rather than shopping around for the best deal.
- E. Can encourage impulse buying.

ARE YOU A CREDIHOLIC?

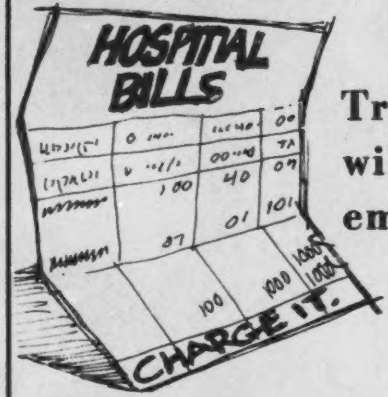

1
BUCK
1
0000
CREDIT CARD

Do you have unpaid bills?
Do you spend more than you earn?
Do you get panicky before the next payday?
Are you in a cycle with never enough money?

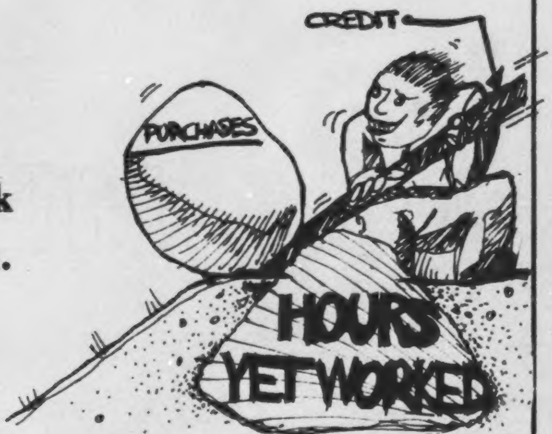
WHEN TO USE CASH / WHEN TO USE CREDIT



Always use cash to pay for things that are soon used up, such as food and cleaners.

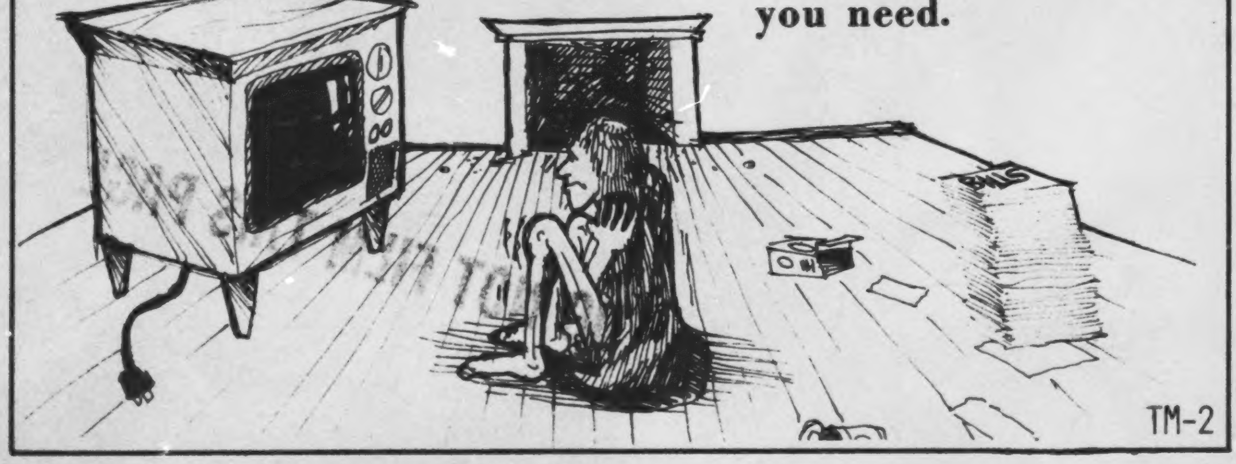

HOSPITAL BILLS
CHARGE IT.

Try to use credit only for things that will last long after they're paid for or for emergencies such as medical bills.

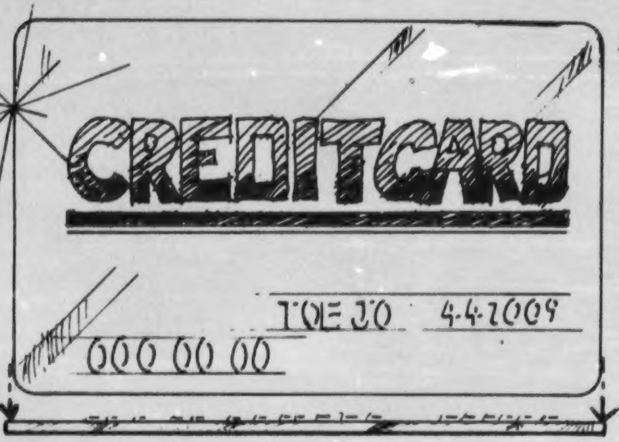

CREDIT
PURCHASES
HOURS YET WORKED

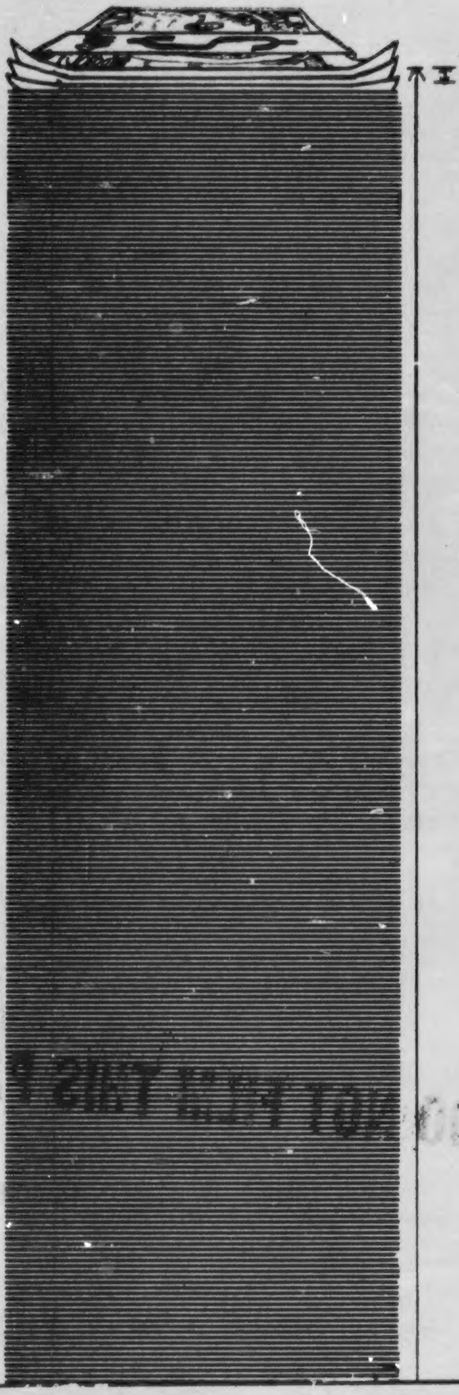
When you use credit. You owe money which you must pay back with money you are yet to earn.

Use credit only when you are sure that you can pay your bills without getting in a bind for other things you need.



WHY USE CREDIT?


CREDITCARD
JOE JO
4-4-2009
000 00 00



It's convenient--no need to carry lots of money around

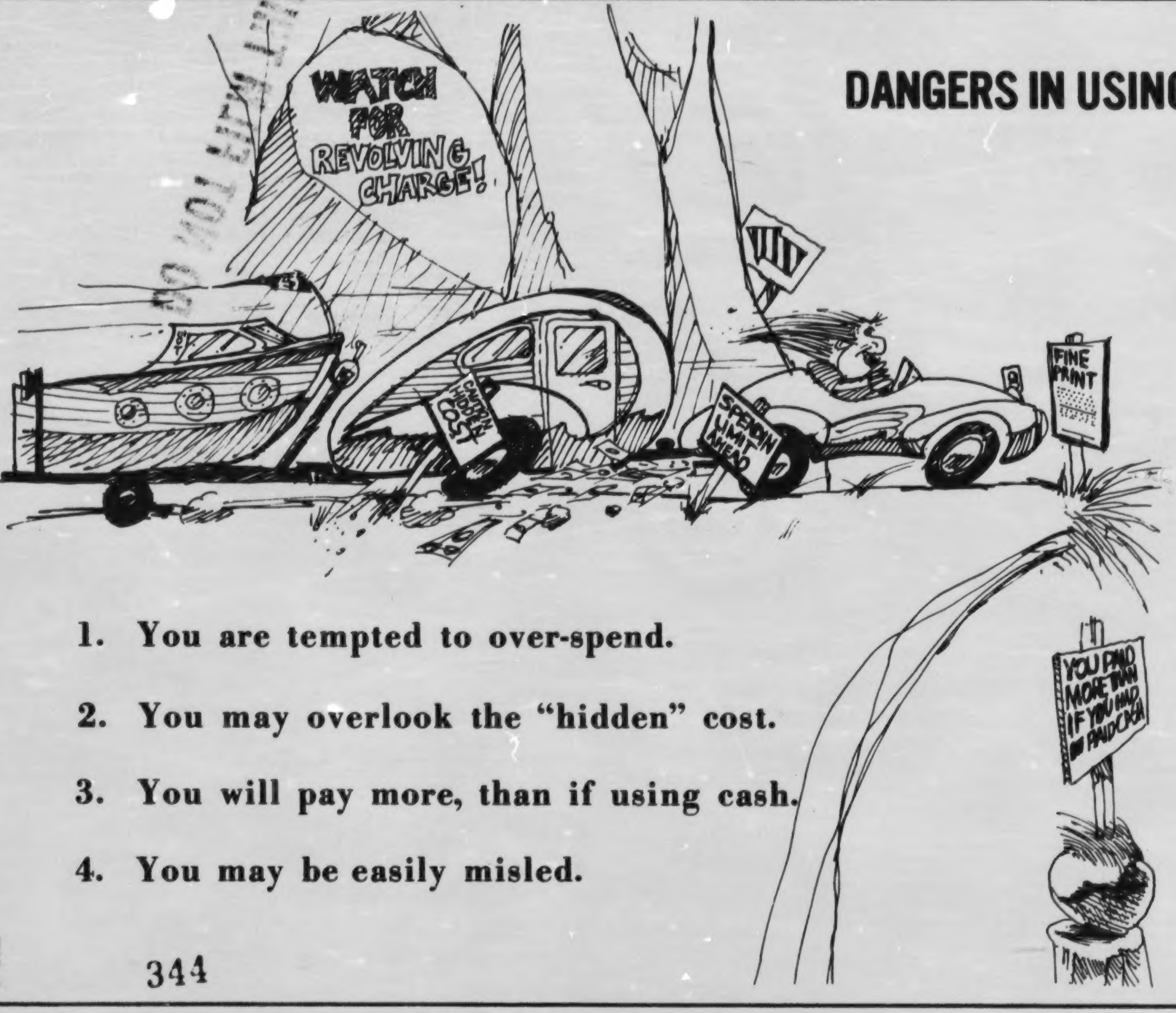
Gives a ready cash reserve

You can take advantage of sales

Helps acquire those "big cost" items

TM-3

DANGERS IN USING CREDIT


WATCH FOR REVOLVING CHARGE!
CAUTION HIDDEN COST
SPENDIN LIMIT AHEAD
FINE PRINT
YOU PAID MORE THAN IF YOU HAD PAID CASH

1. You are tempted to over-spend.
2. You may overlook the "hidden" cost.
3. You will pay more, than if using cash.
4. You may be easily misled.

TM-4

UNIT VII

CREDIT

ASSIGNMENT SHEET 2--THE NATURE OF CREDIT

Directions: Complete the following statements by writing in the correct word or words.

A. Most ____________ can only buy goods and services if they are allowed to pay for them over a period of time.

B. Credit comes from a French word that means __________, ________ or ____________.

C. A __________ is one to whom money is owed.

D. A __________ is one who owes the creditor money.

E. A finance charge is the amount of money to pay for the use of the ____________ money.

F. The finance charge may also be called ____________ or __________.

G. Three reasons why credit is used by the consumer are:

1.

2.

3.

H. Credit is the privilege of receiving something now and paying for it in the _________.

UNIT VII

CREDIT

ASSIGNMENT SHEET 3--ADVANTAGES AND DISADVANTAGES

Directions: Role-play the following situation with a classmate.

Two students are window-shopping in a shopping center. One student sees a display of new stereo sets on sale and wants to rush into the store immediately to buy the set on credit. The second student asks if the set couldn't be purchased with cash. "But I'm already flat broke for this month!" the first student replies. Then the two discuss the advantages and disadvantages of using credit.

UNIT VII

CREDIT

TEST PART 2

1. Answer the following statements by writing TRUE or FALSE in the blanks at the left.

_____a. A creditor owes money to the debtor.

_____b. The finance charge is an amount of money paid for use of the debtor's money.

_____c. Credit is more inconvenient than carrying cash.

_____d. The word credit comes from a French word meaning trust, belief, or confidence.

_____e. Many goods and services must be purchased on credit by consumers.

_____f. Credit permits a person to take advantage of sales.

_____g. Finance charges are paid by the creditor.

_____h. Consumers use credit to buy those "big cost" items.

_____i. Finance charges are sometimes referred to as carrying charges.

_____j. Sometimes credit is defined as "living beyond one's means."

2. Identify the following arguments about using credit by writing For or Against in the blanks at the left.

_____a. People buy at stores where they have credit instead of shopping around.

_____b. A person can use the product while paying for it.

_____c. Credit makes things cost more.

_____d. People tend to buy more expensive items.

_____e. An individual may wear out the product before paying for it.

_____f. People are more likely to buy on impulse.

_____g. Credit can force a person to develop good budget habits.

_____h. Permits people to develop a good credit rating.

_____i. Credit can be habit forming.

UNIT VII

CREDIT

INFORMATION SHEET 3--TYPES AND SOURCES OF CREDIT

I. Charge accounts, credit cards, and lending institutions permit a person to buy now and pay later.

II. Sources of credit

   A. Legal lenders

      1. Commercial banks

      2. Bank credit cards

         EXAMPLES: Mastercard or VISA

      3. Savings and Loan Associations

         a. Offer limited banking services.

         b. Handle large loans for home purchases or business deals.

         c. Deal mainly with arranging credit for loans.

      4. Personal Finance Companies

         a. Smaller loan companies, which take bigger risks and charge higher interest rates.

         b. Make loans easier than other lending sources.

      5. Credit unions

         a. Organizations of people who decide to save money and make loans among themselves to lower costs.

         b. Can be a group of employees or people in a private association who decide to work together.

      6. Life Insurance companies

      7. Pawnbrokers

         a. Issue loans on items of value.

         b. Charge high interest rates.

         c. Sell items put up as security if loan is not repaid on time.

   B. Illegal lenders (Loan Sharks)

      1. Are not listed with the Credit Bureau.

2. Do not require:
    a. Collateral
    b. A contract
    c. A signature
3. Charge as much as 200 to 1,000 percent interest.

III. Types of credit

A. Bank credit or loan

1. Promissory note
    a. Small loans of up to $500 may be made with just a personal signature on a note for the amount of the loan plus the interest.
    b. For some loans and all larger loans, a co-signer will be needed to sign the note.

        (NOTE: This provides the bank additional assurance that the loan will be repaid.)
2. Collateral loans

    (NOTE: Stocks, bonds, and/or savings of value equal to the loan are furnished as security that the loan will be repaid.

B. Installment loans

1. Loans of up to $5,000, from small loan companies.
2. Repayment of the loan on the installment plan.
3. Consolidation of debts, a common installment loan.
    a. Enough money borrowed to pay all bills to the loan company.
    b. One payment is made to loan company for all money owed.
4. Interest rates vary (up to 2 1/2% to 3% per month for loans of $300 or less)

C. Credit union loans

1. Are provided for members of the union only.
2. Loan small amounts without a co-signer or collateral.
3. Rates vary, but are usually 1% per month on the unpaid balance.

D. Home loans

1. The Federal Housing Association (FHA)

    a. Aids prospective home buyers

    b. Insures mortgage loans made by approval institutions

2. The interest rates offered

    a. Vary to some degree between lending institutions

    b. Are regulated by state law

    (NOTE: Before a contract to buy a home is signed, an attorney should be hired to look over the contract agreement.)

E. Charge account credit

1. Regular charge account

    a. Usually requires a payment made within a certain amount of time after the date of billing (often 10-15 days).

    b. Usually charges no interest if the bill is paid before the deadline each month.

    (NOTE: Some companies now charge interest on unpaid monthly balance.)

2. Revolving charge account

    a. Has a credit limit set by the creditor

    b. Is billed monthly as in a regular charge account, but the customer has two options:

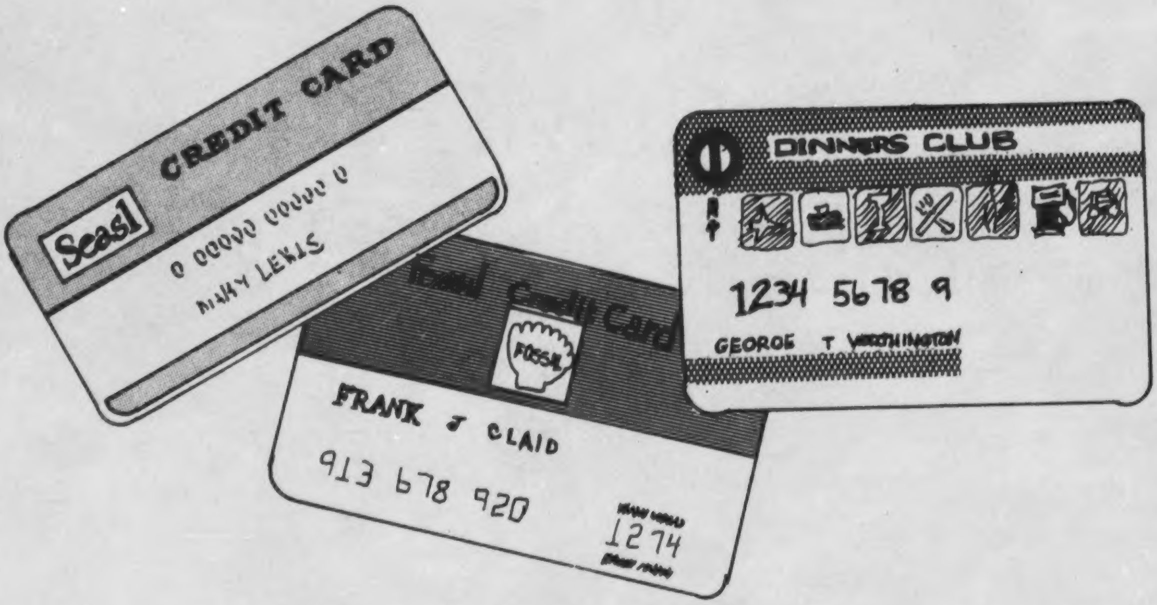
        (1) Paying the balance in full

        (2) Paying a certain amount of the balance each month, with finance charges added.

3. Credit card accounts

    a. Make it easy to buy now and pay later.

    b. Usually carry an interest chare of 1 1/2% interest per month, or 18% yearly on the balance.


CREDIT CARD
Seasl
0 00000 00000 0
MARY LEWIS
Fossil Credit Card
FOSSIL
FRANK J CLAID
913 678 920
1274
DINNERS CLUB
1234 5678 9
GEORGE T WORTHINGTON

CREDIT CARDS

Credit cards are issued by many businesses.

WHAT ADVANTAGES AND DISADVANTAGES DO SUCH CARDS HAVE FOR CONSUMERS?

FOR BUSINESSES?

CASH CREDIT SOURCES

Sources of credit	Who can get credit	Interest Rates*
Bank Credit Card EX: VISA	People who are approved for the credit card	12% to 18% per year (1% to 1½% per month)
Bank or Savings and Loan Association	People with high credit ratings	6% to 18% per year (½% to 1½% per month)
Consumer Finance Company	People with good, poor, or no credit rating	15% to 42% per year (1¼% to 3½% per month)
Credit Union	Only members of the credit union	6% to 18% per year (½% to 1½% per month)
Life Insurance	Only these people whose policies have loan values	5% to 8% per year
Pawnbroker	Any person who has an item on which the pawnbroker is willing to loan money	24% to 42% per year (2% to 3½% per month)

TM-6

UNIT VII

CREDIT

ASSIGNMENT SHEET 4--VISIT LENDING INSTITUTIONS

Directions: Visit at least two of the following: a nearby bank, credit union, savings and loan association, personal finance company, life insurance company, or pawnbroker. Discuss in class the policies of each institution visited for lending money, and compare the procedures used and interest rates charged. What are the advantages and disadvantages of each?

UNIT VII

CREDIT

TEST PART 3

1. Directions: Write in the word or words to correctly complete the following statements. Select your answers from the list below.

Loan sharks
Revolving
Pawnbroker
Credit bureau
Regular
Credit Unions

Commercial bank
Savings & Loan Association
Promissory note
Personal finance company
Life insurance
Bank credit cards

a. A ______________ charge account requires the bill to be paid in full within a certain amount of time.

b. A _______________charge account requires the consumer to pay a certain amount of balance each month.

c. ________ _____________ are organizations of people who decide to save money and make loans among themselves.

d. Items put up as security with a ________________ a sold if that loan is not repaid on time.

e. A ________________ is a written promise to repay a loan by a certain future date.

f. Three legal lenders are:

1.

2.

3.

g. Illegal lenders are also called _______________.

h. Illegal lenders are not listed with the __________ __________.

2. Match the types of credit to a description of each by writing the correct number in the blank to the left of each description.

_____a. Members may borrow small amounts with no co-signer or collateral.

_____b. The credit card makes it easy to buy things and pay for them later.

_____c. Small loans of up to $500 may be made with just a personal signature for the amount of the loan plus the interest.

_____d. The Federal Housing Association aids prospective home buyers by insuring mortgage loans.

_____e. Consolidation of debts is a common form of this loan.

(1) Promissory note

(2) Installment loan

(3) Credit union loans

(4) Home loans

(5) Credit card accounts

UNIT VII

CREDIT

INFORMATION SHEET 4--ESTABLISHING CREDIT

I. Credit is given and money loaned to people who can be trusted. In our society, credit is very important.

  A. Allows individuals to make purchases that because of cash problems they could not otherwise make.

  B. Allows purchases to be made without the buyer having to carry large amounts of money.

  C. Allows businesses to be started or to expand.

II. One may "earn" a good credit rating

  (NOTE: Paying "cash" for purchases is a good idea. It will save you money in the long run. However, there are times when this cannot be done. Buying on the installment plan, even a small item, can help a person establish a good credit rating for emergencies.)

  A. Get a small loan first and pay it off.

  B. Make payments on time.

  C. Have a large enough salary to show you have the money to repay the loan.

  D. Have a reliable work record.

III. The six "C's" of credit

  (NOTE: Loan companies use the six C's of credit when considering a person's request for a loan.)

  A. Character of the applicant.

    1. One of the most important factors considered.

    2. Shows how an individual has handled money in the past.

    3. Shows his/her reputation for honesty.

    4. Shows how the promptly an individual meets financial commitments.

  B. Capacity of ability to repay the loan, based on the person's salary or other income.

    (NOTE: Indicates whether the individual has the experience and knowledge to put money to good use.)

C. Capital available, such as property, that is worth more than the loan.

(NOTE: Indicates the amount of money the applicant has now or to which he has access.)

D. Conditions of the agreement made between the lender and the borrower.

E. Collateral set aside as security for the debt.

F. Common sense or the ability to use credit wisely.

IV. Tips for taking out a loan.

A. Borrow no more than is needed.

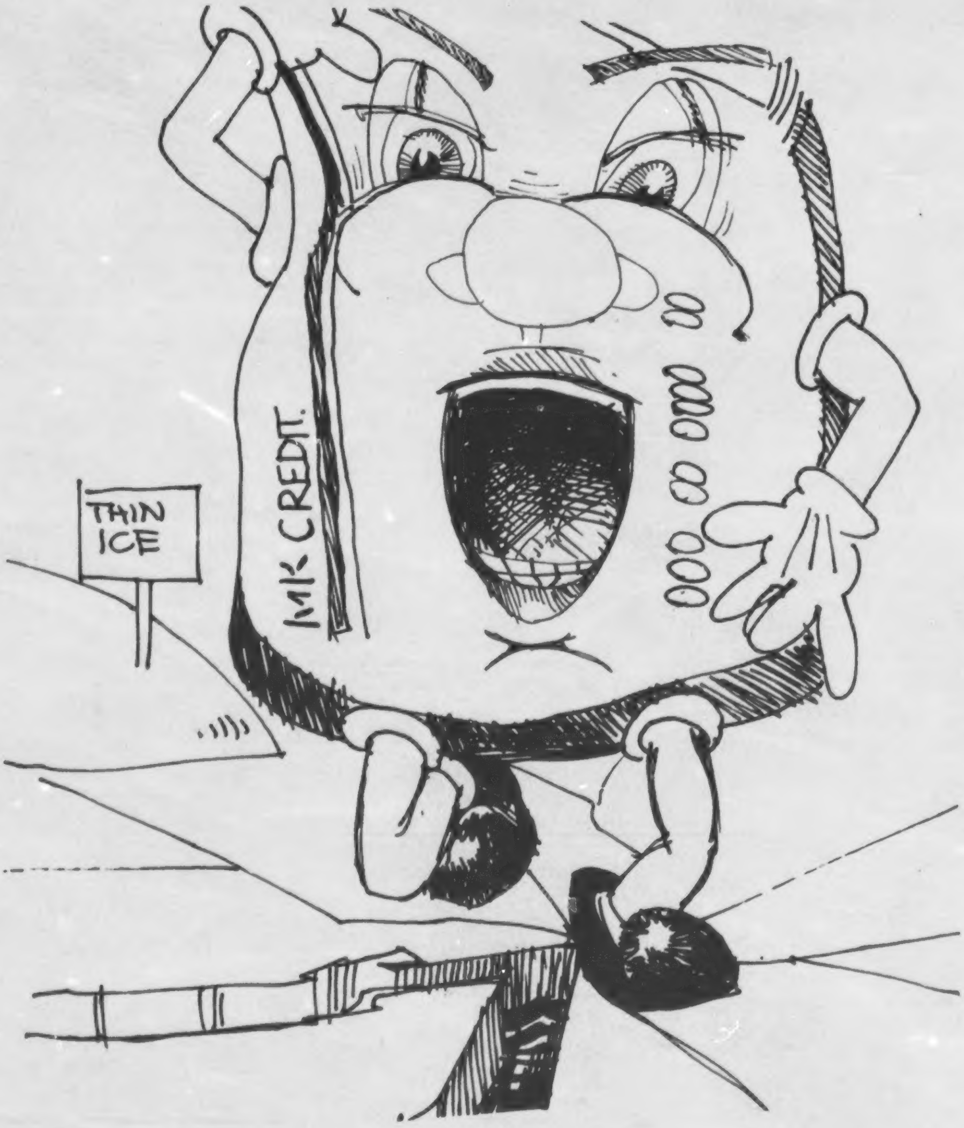
B. Shop around for the lowest interest rates.

C. Deal only with reliable companies or banks.

D. Understand all the terms of the contract before signing.

(NOTE: Know the total cost you will be paying, including the credit charge or interest rate.)

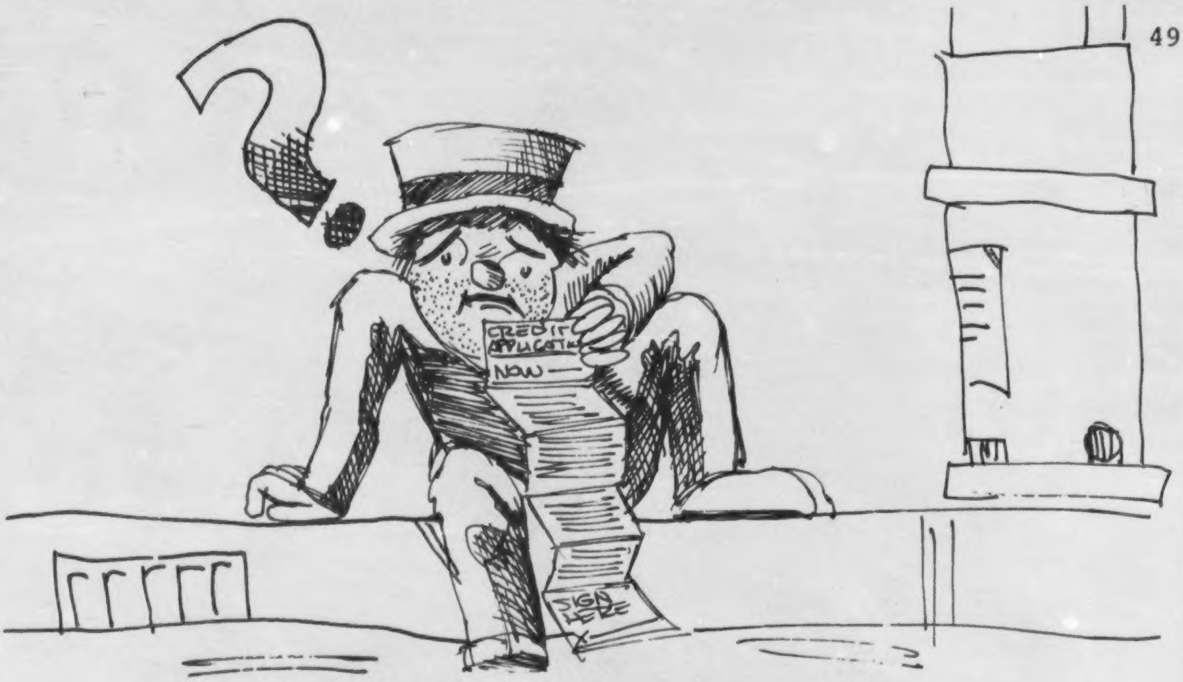
BEWARE! BEWISE!



DO NOT FILM THIS PAGE

KEEP CREDIT USE DOWN TO SIZE

1. Don't over buy.
2. Know exactly how much you owe.
3. Don't be afraid to ask questions.
4. Choose the credit source carefully.
5. Plan your spending-budget credit.


CREDIT APPLICATION
NOW —
SIGN HERE
X

HOW GOOD IS YOUR CREDIT RATING ?

YOUR CREDIT RATING DEPENDS ON . . .

- ***How promptly you pay your bills.***
- ***How much money you earn.***
- ***How long you have lived and worked in the same place.***
- ***How much you already owe.***
- ***What you own that is worth more than the credit you want.***

IF YOUR CREDIT IS GOOD YOU CAN GET

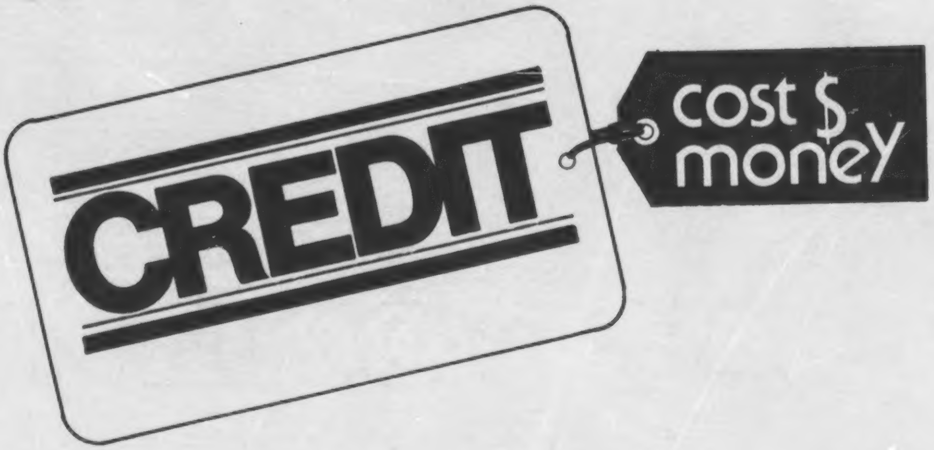
CREDIT WHEN YOU NEED IT.

CREDIT IS EARNED BY THE SIX C'S

1. *Character of applicant.*
2. *Capacity to repay*
3. *Capital availability*
4. *Conditions of agreement*
5. *Collateral to back up credit*
6. *Common sense toward credit*

USE IT WISELY!

SHOP AROUND FOR CREDIT



LOOK FOR:

Honest creditors

Monthly payments you can afford

Contract terms you understand

Help with money problems

Prompt service

Understanding treatment if payment is late

The service which best serves your needs

REMEMBER CREDIT COSTS MONEY!

Use it only when you need it and deal only with reputable lenders and sellers.

UNIT VII

CREDIT

ASSIGNMENT SHEET 5--CREDIT RATING

Directions: Using the letters that spell CREDIT RATING, write words that would indicate a good credit risk. Refer to information sheets and transparency masters.

C ____________________

R ____________________

E ____________________

D ____________________

I ____________________

T ____________________

R ____________________

A ____________________

T ____________________

I ____________________

N ____________________

G ____________________

UNIT VII

CREDIT

TEST PART 4

1. List three ways to get a good credit rating.

   a.

   b.

   c.

2. Answer the following statements concerning credit by writing TRUE or FALSE in the blanks.

   _____a. Loan companies use the 6 C's of credit when considering a person's request for a loan.

   _____b. Common sense is one of the 6 C's of credit.

   _____c. Buying on the installment plan will save you money.

   _____d. Having collateral refers to whether the individual has experience and knowledge of how to put money to good use.

   _____e. Character of the applicant is one of the most important factors.

3. Circle the letter beside each statement that is a tip for taking out a loan.

   a. A good policy is to borrow only the amount of money you need.

   b. There is no need to shop around for a better deal if you have a reliable company.

   c. You should know the total cost you will be paying before signing a contract.

   d. Know the total cost you will be paying including the credit charge or interest rate.

UNIT VII

CREDIT

INFORMATION SHEET 5--THE COST OF CREDIT

I. Finance charges

(NOTE: Before signing a loan or installment contract, consider the extra costs [finance charges].)

A. The lender bases the cost of giving credit on:

1. Current interest rates

2. Need for insurance against bad credit risks

(NOTE: Money lost from bad debts is regained by adding to the borrower's cost of obtaining credit.)

3. Administrative costs of bookkeeping, billing, and mailing

B. The price the borrower pays for credit depends on:

1. The individual's credit rating

2. The amount of the loan or purchase

3. The method used to pay

4. The length of time taken to pay

5. The security one can offer as proof of the ability to repay

II. Figuring the cost of credit

A. Add the down payment (if any)

EXAMPLE $360
+ 100 down payment
$460 total price you pay for the item on the installment plan.

B. Multiply the amount of each payment by the number of payments to be made.

EXAMPLE: 12 payments of $30 each equals $360.

C. Subtract the cash price from the total price.

EXAMPLE: $460
- 400 cash price
$ 60 the cost of credit

III. Figuring the annual percentage rate (interest rate)

A. The formula used to find the annual percentage rate or true interest rate is as follows:

1. Formula $R = \frac{2NC}{P\ (M+1)}$

2. Components of formula

a. R = annual percentage rate

b. N = number of payments in a year

c. C= total finance charges

d. P = the unpaid balance after down payment

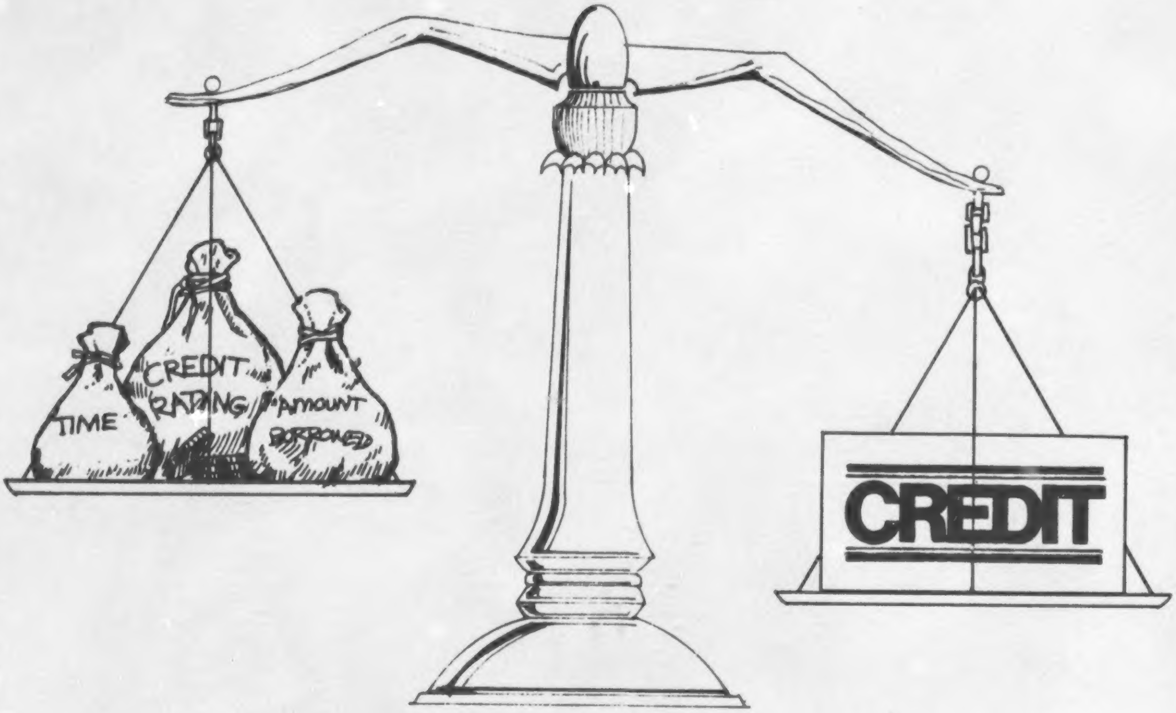
e. M = total payments made

EXAMPLE: $R = \frac{2 \times 12 \times \$30}{300 \times 12 + 1} = \frac{720}{3900} = .184$ or 18%

(Move the decimal point two places to the right to change to a percent.)

B. Obtain an interest rate chart, which is available from most lending agencies.

HOW MUCH YOU PAY FOR CREDIT


TIME
CREDIT RATING
AMOUNT BORROWED
CREDIT

Depends on

Your credit rating
The security you can offer
The amount you want to borrow
The credit services you
The repayment plan
Time length you take to repay

Credit charges vary with different kinds of credit. It is as important to shop around for credit as it is to shop for the things you will buy with credit.

CREDIT

ASSIGNMENT SHEET 6--APPLYING CREDIT CONCEPTS

Directions: Read the situation below and then answer the questions that follow.

The cash price of a camera was $100. Pat bought it on credit, agreeing to pay for it in 24 months at $5.90 per month.

A. What is the dollar cost of credit?

$5.90 x 24 payments = $141.60
Cash price (amount financed) = 100.00
Dollar cost of credit = ________

B. What would be the difference if Pat had made a down payment rather than borrowing the entire $100? (A down payment of 10-15 percent is usually made.)

Cash price	$100.00
Less down payment	15.00
Balance to be financed	________

C. What is the dollar cost of Pat's credit?

$4.95 x 24 payments = $118.60
Balance = 85.00
Dollar cost of credit = ________

D. Why was the amount of the monthly payment less?

E. How has the dollar cost of credit changed from A? Why?

F. What would happen to the dollar cost of credit if the number of payments was changed?

$8.50 x 12 payments = $102.00
Balance = 85.00
Dollar cost of credit = ________

G. What was changed about the number of payments?

H. What happened to the amount of each payment? Why?

UNIT VII

CREDIT

ASSIGNMENT SHEET 7--THE COST OF BORROWING

Directions: Read the following situation and answer the questions below.

Mary Smith was interested in getting a loan of $300 to buy a new microwave oven. She decided to check out a small-loan finance company and the small-loan department of her bank. At the finance company, she could get the money and pay it back by making twelve equal monthly payments of $28. At the bank, she could secure the money by signing a promissory note for $324, to be repaid in twelve monthly installments.

A. The dollar cost of the loan from the finance company would be $________________________. (Show your work.)

B. The annual rate of interest that Mary would pay if she borrowed from the finance company is __________%.

C. The dollar cost of the loan from the bank would be $______________.

D. The annual rate of interest that Mary would pay if borrowed from the bank would be _______________%.

E. Why do you think small-loan finance companies may charge a higher rate of interest than a bank? Explain.

UNIT VII

CREDIT

TEST PART 5

Directions: Figure the cost of credit for each of the following situations.

Situations — Cost of Credit

1. Karlan purchased 5 sets of posters for $40, and on the publisher's easy payment plan, made payments of only $4.50 a month for one year. What was the cost of credit? ____________________

2. Lanna used her revolving credit card at the department store and bought luggage (originally selling for $150) on sale for $100. By charging the purchase, she was charged an annual percentage rate of 18%. What would be the cost of credit? ____________________

3. What is the cost of credit on a personal loan of $1,200 for one year at an annual percentage rate of 14%? ____________________

4. Jeremy Jones was interested in getting a loan of $300 for buying a riding lawn mower. He decided to check out the small-loan department at the bank. At the finance company, he could get the money and pay it back by making twelve equal monthly payments of $29. At the bank he could secure the money be signing a promissory note for $336 and pay it back in twelve equal monthly installments.

    a. The dollar cost of the loan from the finance company would be ____________________

    b. The annual rate of interest that Jeremy would pay if he borrowed from the finance company would be ____________________

    c. The dollar cost of the loan from the bank would be ____________________

    d. The annual rate of interest that Jeremy would pay if he borrowed from the bank would be ____________________

UNIT VII

CREDIT

INFORMATION SHEET 6--CONTRACTS

I. The Truth-in-Lending Act of 1967 requires that:

  A. Every credit contract should state:

    1. The total price of the purchase
    2. The total finance charge in dollars
    3. The amount of each payment
    4. The number of payments to be made
    5. When payments are due
    6. The address of the seller
    7. Collateral used, if any

  B. Contracts for things bought on time should also state:

    1. The item bought
    2. The cash price
    3. Any trade-in allowance
    4. The down payment
    5. The credit price
    6. The seller's promise about:
      a. Installation
      b. Service
      c. Replacement

II. Other things to remember about credit contracts

  A. Can be enforced by law.

  B. All blanks must be filled in.

  C. Read carefully before signing.

  D. Some credit agreements have a co-signer clause who will be held legally responsible to pay the debt if the creditor does not.

    1. A second person must also sign.
    2. Co-signer is legally responsible if borrower does not pa

E. Request a copy of any contract signed.

F. Keep a copy of the credit contract in a safe place.

G. Some of the clauses that a person might not want included in a contract:

1. A balloon payment--Smaller monthly payments, buat a large last payment.

2. Wage assignment--The creditor has the right to collect part of the debtor's wages if a payment is missed.

3. Add-on-item--Anything added to the contract after the original item has been paid.

4. Acceleration--All payments are due at once if one or more payments are overdue.

III. Ways to solve credit problems

A. Refinance to extend payments over a longer period of time and make each payment smaller.

B. Consolidate debts so the person has only one payment to make in paying off debts.

C. Declare bankruptcy.

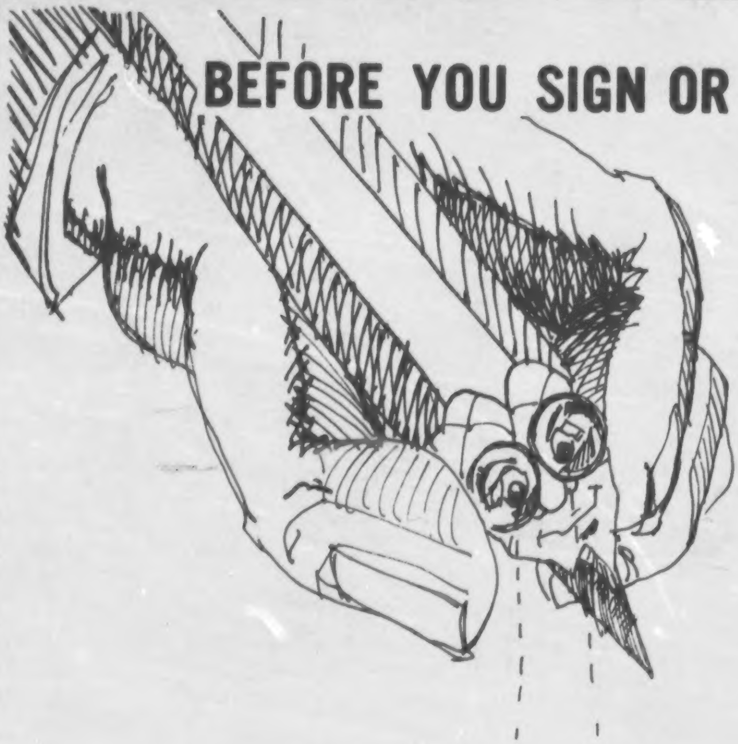
D. Use a financial counselor to form new budget and buying habits.

E. A creditor can have a debtor's wage garnished.

1. This is not part of a contract.

2. A court order is required.

BEFORE YOU SIGN OR READ . . .



A credit contract can be enforced by law. If you do not understand a contract, ask questions or bring someone along who can explain it to you.

ASK FOR YOUR COPY OF THE CREDIT CONTRACT AND KEEP IT IN A SAFE PLACE.

RETAIL INSTALLMENT CONTRACT

Seller	**Buyer**
Name The Sports Closet	Name Jeanette Jones
Address 200 Side Street	Name
City Dallas State TX ZIP 76010	Address 504 Ross Avenue
	City Dallas State TX ZIP 75441

One pair Otter skis, size 190 cm with Locks Grandslam Bindings,
Description of goods and/or services
to be sold

plus one pair competition boots, one pair poles (package deal)

For the goods and services described above, I agree to pay $549.80 in accordance with the agreed terms beginning the 10th day of December 1980. Title to the goods included in this contract shall be retained by the seller until the balance is fully paid. I agree not to dispose of the goods or encumber them without the seller's written consent and to protect the seller against all loss or damage to the goods from the time they are delivered to me until I have fully paid for them. If I fail to comply in any way with the provisions of this contract, the seller may, at his option, declare the unpaid balance on this contract immediately due and payable. In such event, I agree to pay such balance upon demand or the seller may, as provided by law, repossess the goods and retain payments made as damages for their use, or select any further remedy provided by law. If more than one person signs this contract, the obligation shall be joint and several.

(1)	Cash Price (incl. taxes, accessories and services)	$ 600
(2)	Down Payment	
	Cash Down Payment.......	$ 100.00
	Trade-in	$ None
	Total Down Payment........	$ 100.00
(3)	Unpaid balance of Cash Price (1)-(2).......	$ 500.00
(4)	Other charges	$ None
(5)	Amount Financed (3) (4)....	$ 500
(6)	FINANCE CHARGE............	$ 49.50
(7)	Total of Payments (5) (6)................	$ 549.80
(8)	Deferred Payment Price (1) (4) (6)...........	$ 649.80
	ANNUAL PERCENTAGE RATE........	18.72%

Monthly Payment $ 45.81 Number of Monthly Payments 12

Amount of Last Payment $ 45.20

Payment to be made to the seller at the address above. For late payments, add $1.00

1. Do not sign this credit agreement before you read it or if it contains any blank spaces.
2. You are entitled to a completely filled-in copy of this credit agreement.

Buyer's Signature Jeanette Jones Date Nov. 15, 1980

Co-signer's Signature

UNIT VII

CREDIT

ASSIGNMENT SHEET 8--SALES CONTRACT

Directions: Read the sample sales installment contract on the following page; then answer these questions.

A. Does the contract specifically state the cost of credit? ________ How much? __________

B. Does the contract clearly state how much each installment payment will be? ____________ Give the amount ___________.

C. If the buyer does not make the installment payment on time what does the seller require? ____

D. Does the contract clearly tell the buyer when the installment payments are due? ________________

E. If the buyer fails to live up to the terms of the contract, what action can be taken by the seller? _______________________________ ____

F. What is the annual percentage rate? _______________, unpaid balance __________________, finance charge ___________________ total cash price _______________, down payment _______________ amount financed plus finance charge __________________________.

UNIT VII

CREDIT

ASSIGNMENT SHEET 9--TRUTH IN LENDING

Charlie Brown was proudly showing off his recent purchase of a combination radio, record player, and tape player. "Hey, that's real nice," said friend Pat. "How much did all this set you back?" "That's what's great about it," Charlie said proudly. "It costs me only $20 a month for two years." "Twenty dollars a month for 24 months!" said Pat. "Hey, good buddy, they saw you coming! You really got ripped off! I saw a set up just about like that for less than $300. You're paying almost $500!" Charlie had signed a contract without first checking what the total purchase price would be. He was really mad and decided to return it to the store. This is what happened:

Charlie: I want to return this item I purchased only a couple of days ago. I've seen one like it for $290.

Salesman: Sorry there's nothing I can do. You signed a contract and we've already sold it to the ABC Finance Company. You can return your set, but you'll still owe them $480.

A. Under the Truth-in-Lending Law, what items did Charlie Brown have a right to know before he signed a contract?

B. What mistake did Charlie make?

C. Where can Charlie go to report his complaint?

UNIT VII

CREDIT

TEST PART 6

1. Circle the letter in front of each phrase that indicates something that should be stated on every credit contract.

   a. The total price of the purchase.

   b. The total finance charge.

   c. The number of payments to be made.

   d. Your bank account number.

   e. The amount of each payment.

   f. What collateral was used.

   g. The address of the bank.

   h. The down payment.

   i. When payments are due.

2. Write TRUE before each true statement and FALSE before every false statement.

_____a. Every contract should list all credit charges.

_____b. A credit contract cannot be enforced by law.

_____c. To save time, sign the contract and the creditor can fill it in later.

_____d. The creditor should keep all of the copies of a contract for safe keeping.

_____e. A co-signer on a contract is legally responsible to pay the debt if the credit user does not.

_____f. All contracts should contain an acceleration clause.

_____g. A creditor can report lending complaints to the Better Business Bureau.

_____h. A debtor cannot garnish a creditor's wages without a court order.

3. List the three places where you could report credit problems.

   a.

   b.

   c.

UNIT VIII

BUDGETING

UNIT OBJECTIVE

After completion of this unit, the student will be able to explain the various terms related to budgeting, the rules for making a budget, and the reasons for using a budget. The student will be able to set up and use a budget. This knowledge will be evidenced by the successful completion of the assignment sheets and the evaluations.

SPECIFIC OBJECTIVES

1. Match terms relating to budgeting to the proper definitions.
2. Recognize the rules of budgeting and the reasons for using a budget.
3. List the different parts of a budget under the headings of income, expenses, and savings goals.
4. Complete statements dealing with ideas on budgeting.
5. Explain how to plan a budget.

UNIT VIII

BUDGETING

NOTES TO THE COORDINATOR

I. Objective Sheet

  A. Discuss the unit objective with the students.

  B. Discuss each specific objective with students.

  C. Have the students complete the objectives in the most logical sequence.

  D. Add any additional objectives that apply to the unit.

II. Information and Assignment Sheets

  A. INFORMATION SHEET 1--TERMS AND DEFINITIONS

    1. Discuss the terms and definitions with students.

    2. Give additional information on the more difficult terms and definitions.

  B. INFORMATION SHEET 2--NEED FOR A BUDGET

    1. Lead the students in discussing why planning a budget is a good idea.

    2. Have the students give examples of wants and needs.

    3. Let the students discuss the differences between wants and needs, and give examples from their own experiences how wants and needs can vary from person to person.

    4. Using student examples, show how it is often necessary to be flexible in life in fulfilling wants and needs.

    5. Discuss different ways in which money can be wasted, and encourage students to illustrate with ways in which they are wasteful or thrifty.

    6. Use Transparency 1--SPENDING GOALS to promote classroom discussion, and have the students suggest reasons for having a budget in addition to those on the Information Sheet.

    7. Discuss how individuals may or may not be comfortable in dealing with financial problems.

  C. INFORMATION SHEET 3--PARTS OF A BUDGET

    1. Write the three parts of a budget on the chalk board, leaving space after each topic. Have the students tell what they think should make up each part, and the reasons for their opinions.

2. Have the students suggest some occupations that have fixed salaries and some with assumed wages.

3. Have the students tell if their jobs are compensated by fixed income or assumed income.

4. Use Assignment Sheet 1--SETTING GOALS TO BUDGET FOR and show Transparency 2--SAVINGS GOALS in giving examples of different types of goals.

   EXAMPLES: Personal, occupational, or financial.

5. Have the students discuss their ideas of short-term and long-term savings goals.

6. Provide an example of a fixed expense and a flexible expense.

   EXAMPLE: A house payment is fixed; the cost of clothing is flexible.

D. INFORMATION SHEET 4--IDEAS ON BUDGETING

1. Discuss the fact that all budgets are basically the same, regardless of size.

   EXAMPLE: The federal budget is bigger, but is the same as a personal budget.

2. Discuss with students the effect of inflation on a person's budget. Have the students give examples.

3. Ask if any students have income other than wages from their jobs.

4. Go over the various fixed and flexible expenses, having the class give an example for each.

5. Make a list of unexpected expenses, having the students add examples to the list.

6. Use Assignment Sheet 2--ESTIMATE YOUR INCOME, and have the students estimate their incomes. Illustrate with Transparency 3--TAKE-HOME PAY.

7. Have the students determine their fixed and flexible expenses. Use Assignment Sheets 3--ESTIMATING FIXED INCOME and 4--ESTIMATING FLEXIBLE EXPENSES. Show Transparency 4--EXPENSES.

   (NOTE: Emphasize the importance of being realistic on expenses so trial budgets will be accurate.)

8. Use Assignment Sheet 5--BUDGET WORKSHEET, and have the students put their findings on the budget form.

9. Devise a simple budget form to allow students to do a budget for a week using their current earnings.

   (NOTE: A few minutes of class time might be used to follow it on a day to day basis.)

III. Transparencies

- A. Transparency 1--SPENDING GOALS
- B. Transparency 2--SAVINGS GOALS
- C. Transparency 3--TAKE HOME PAY
- D. Transparency 4--EXPENSES

IV. Unit Test

- A. The test is divided into four parts.
  - 1. Each part covers one information sheet.
  - 2. Various approaches may be used in testing.
    - a. Each part of the evaluation may be given as the student completes studying the information.
    - b. Give the entire evaluation upon completion of all information sheets in the unit.
    - c. The evaluation may be given orally to check the student's understanding.
    - 4. Additional assignments can be given to reinforce areas the students did not understand.
- C. Add test parts corresponding to any information added to the unit.

V. Answers to evaluations

- A. Answers are based on the total information covered in the unit.
- B. Make corresponding answer sheets for additional evaluation parts.

VI. References

A. Kansas Vocational Education Curriculum--Money Management. Emporia, Kansas: Emporia State University/Kansas State Department of Education, 1977.

B. Kimbrell, Grady, Vineyard, Ben S. Succeeding In The World of Work. Bloomington, Illinois: McKnight & McKnight Publishing Company, 1970.

C. Saalbach, William F. *Managing Your Money and Credit*. Dallas: Taidlan Brothers Publishers, 1974.

D. Grimes, Jr. L. A. *Students Personal Adjustment to Work*. Austin: Instructional Materials Services, Divison of Extension, University of Texas, 1973.

E. Berlye, Milton K. *Your Career in the World of Work*. Indianapolis: Howard W. Sams and Company, Inc., 1975.

F. *Economic and Societal Factors*, Commerce: Occupational Curriculum Laboratory, East Texas State University, 1979.

UNIT VIII

BUDGETING

ANSWERS TO ASSIGNMENT SHEETS

Assignments 1-6

Evaluated to the satisfaction of the instructor.

UNIT VIII

BUDGETING

ANSWERS TO TESTS

Part 1

1. b
2. i
3. j
4. h
5. f
6. a
7. c
8. e
9. d
10. g

Part 2

1. A
2. B
3. A
4. A
5. B
6. B
7. A
8. B

Part 3

1. Income
   a. Fixed salary
   b. Assumed wages
2. Expenses
   a. Fixed expenses
   b. Flexible expenses
3. Savings goals
   a. Short-term savings goals
   b. Long-term savings goals

Part 4

1. a. simple
   b. adjustable
   c. income
   d. fixed
   e. flexible
   f. money
2. a. True
   b. False
   c. True
   d. True
   e. False
   f. True
   g. False
   h. True
3. a. Fixed
   b. Fixed
   c. Variable
   d. Variable
   e. Fixed
   f. Variable
   g. Variable
   h. Fixed

UNIT VIII

BUDGETING

INFORMATION SHEET 1--TERMS AND DEFINITIONS

A. Assumed wages--Money paid for hourly jobs, or piece work; pay can vary in amount and length of time paid; how much pay you think you will earn during a certain time.

B. Budget--A plan for saving and spending money in a set period of time.

C. Estimate--A rough or guess at an amount.

D. Fixed expense--An expense that remains the same from one month to another; an expense that has already been promised for payment on a specific date or in a specific amount.

E. Fixed salary--A set amount of money to be received at a set time in return for work done.

F. Flexible expense--An expense that changes as conditions change; an expense that varies according to wants and needs.

G. Goal--A plan or objective for the future.

H. Installment payment--Paying for something in several parts, over a period of time, not all at once when the purchase is made.

I. Long-term savings goal--Saving money over a long, extended period of time to obtain an item.

J. Needs--Something that is necessary or required for one's well-being.

K. Short-term savings goal--Saving money to obtain an item soon.

L. Spending pattern--Expenses, how much is spent on them, and how often these must be paid.

M. Standard of Living--The level or amount of goods and services people can afford to use in everyday life.

N. Wants--Something a person has a strong desire for, but which is not really necessary.

UNIT VIII

BUDGETING

TEST PART 1

Match the correct term with the best possible definition.

1. _____ Budget
2. _____ Fixed Expense
3. _____ Flexible Expense
4. _____ Goal
5. _____ Standard of Living
6. _____ Short-Term Savings Goal
7. _____ Long-Term Savings Goal
8. _____ Fixed Salary
9. _____ Spending Pattern
10. _____ Installment Payment

a. Saving money to obtain an item in a short period of time.
b. A plan for saving and spending money in a set period of time.
c. Saving money to obtain an item over a long period of time.
d. The expenses you have, how much you spend, and how often expenses must be paid.
e. A set amount of money to be received at a set time.
f. The goods and services you and your family use in everyday life.
g. One of the parts into which a debt is divided when payment is made at intervals.
h. A plan or objective for the future.
i. An expense that remains the same from month to month.
j. An expense that changes as conditions change.

UNIT VIII

BUDGETING

INFORMATION SHEET 2--NEED FOR A BUDGET

I. Rules of budgeting

   A. Know the difference between wants and needs.

   B. Put spending goals in order of importance to you.

      (NOTE: This could be in the order of need, depending on income.)

   C. Set up some kind of savings goal.

      (NOTE: It's important to try to set aside a part of one's income, no matter how small, in order to get in the habit of saving.)

   D. Think about the future and plan ahead.

   E. Be flexible (be able to change, if necessary)

      (NOTE: This may be necessary if income and expenses change.)

II. Reasons for a budget

   A. To help stop wasteful spending habits.

      (NOTE: You want to make your money go as far as you can.)

   B. To set goals for using money.

   C. To live on the money actually made.

      (NOTE: A standard of living is established.)

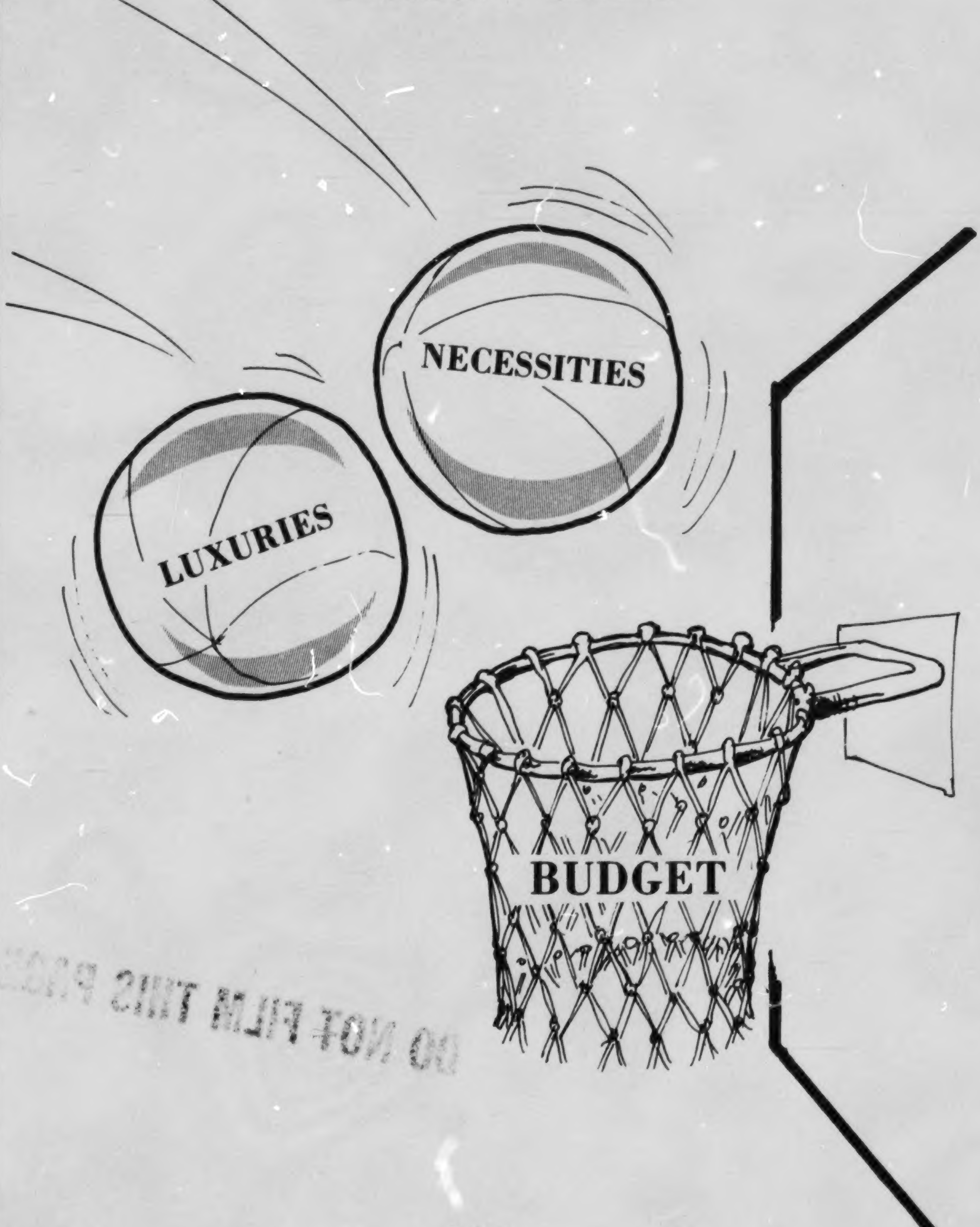
   D. To help one set and achieve long-range spending goals.

   E. To learn to plan for "the present" (now) and "the future" (later).

      (NOTE: Helps one to know where one stands financially.)

   F. To help a person be sure of oneself when dealing with money.

SPENDING GOALS


NECESSITIES
LUXURIES
BUDGET

UNIT VIII

BUDGETING

ASSIGNMENT SHEET 1--SETTING GOALS TO BUDGET FOR

Directions: List four of your goals for each area given below.

A. Goals for this year:

1. ____________________
2. ____________________
3. ____________________
4. ____________________

B. Goals for the next five years:

1. ____________________
2. ____________________
3. ____________________
4. ____________________

C. Long-term goals:

1. ____________________
2. ____________________
3. ____________________
4. ____________________

UNIT VIII

BUDGETING

TEST PART 2

Read the statements below. Put an "A" in the blank if it applies to the rules of budgeting and a "B" in the blank if it applies to reasons for using a budget.

1. _____ Set up some type of savings goal.
2. _____ A budget forces you to have goals for using money.
3. _____ Be flexible.
4. _____ Put your spending goals in order of importance to you.
5. _____ A budget makes you have to live on the money you actually make.
6. _____ Helps you to have confidence in yourself when dealing with financial problems.
7. _____ Think about the future and plan ahead.
8. _____ A budget helps locate wasteful spending habits.

UNIT VIII

BUDGETING

INFORMATION SHEET 3--PARTS OF A BUDGET

I. Income

  A. Fixed salary

  B. Assumed wages (what you think you will have)

    1. Hourly wages

    2. Commission

    3. Piece-work or number of items produced

    EXAMPLE: You are paid a certain amount for each item made. An example might be a glove factory paying you so much for the number of pairs of gloves your machine turns out.

    4. Self-employed

II. Expenses can be classified as:

  A. Fixed (stay the same)

  B. Flexible (can be changed)

III. Savings goals can be classified as:

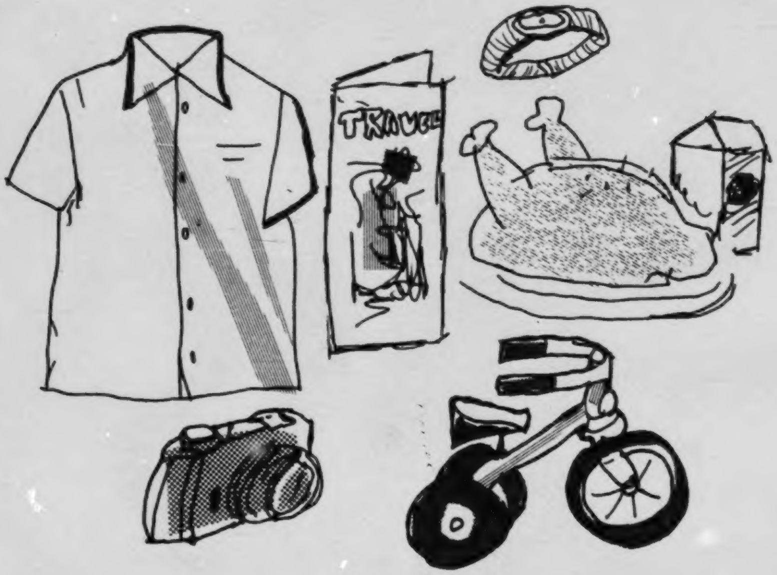
  A. Short-term

  EXAMPLE: Saving for something special like a piece of jewelry, clothing, or a weekend trip.

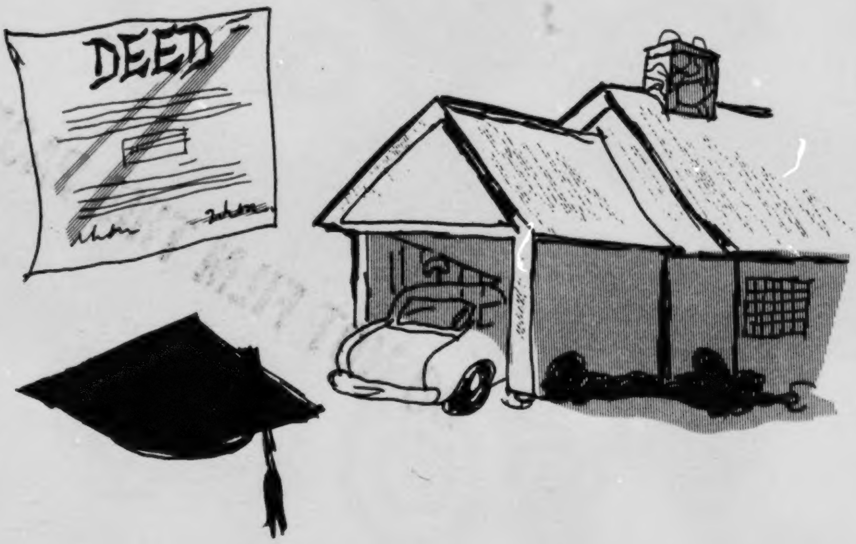
  B. Long-term

  EXAMPLE: Saving for a car, college, getting married,or a trip.

SAVINGS GOALS



SHORT–TERM



LONG–TERM

UNIT VIII

BUDGETING

ASSIGNMENT SHEET 2--ESTIMATE YOUR INCOME

Directions: Using the form below, estimate your income for the remainder of the year. Start with this month. Try to estimate as accurately as possible.

	List Sources of Income		Total for each
Budget Periods	Wages	Other Income	Budget Period
Jan. 1 - Jan. 31			
Feb. 1 - Feb. 28			
Mar. 1 - Mar. 31			
Apr. 1 - Apr. 30			
May 1 - May 31			
June 1 - June 30			
July 1 - July 31			
Aug. 1 - Aug. 31			
Sept. 1 - Sept. 30			
Oct. 1 - Oct. 31			
Nov. 1 - Nov. 30			
Dec. 1 - Dec. 31			
Total for Year			

UNIT VIII

BUDGETING

ASSIGNMENT SHEET 3--ESTIMATING FIXED EXPENSES

Directions: Use the form below to estimate your future *fixed* expenses for the remainder of the year. Begin with the monthly budget period you are now in. List other items that apply in the blank spaces. Mark out any expenses listed that you do not have.

FUTURE FIXED EXPENSES

ITEM	Amount Due	Date Due	In Top of Columns List Budget Periods											
			Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
Taxes														
Property														
Rent														
Apartment														
Safety Dep. Box														
Telephone														
Union Dues														
Insurance														
Hospital														
Car														
Life														
Totals														

UNIT VIII

BUDGETING

ASSIGNMENT SHEET 4--ESTIMATING FLEXIBLE EXPENSES

Directions: Using the form below, estimate your future flexible expenses for the remainder of the year. Begin with the monthly budget period you are now in. List other items that apply in blank spaces. Mark out expenses you do not have.

FUTURE FLEXIBLE EXPENSES

ITEM	Amount Needed	In Top of Columns List Budget Periods											
		Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
Clothing	$												
Contributions													
Church	$												
Charities	$												
Civic Group	$												
Annual Subs.													
Local Paper	$												
Magazines	$												
Medical Care	$												
Recreation	$												
Emergencies	$												
TOTALS	$												

UNIT VIII

BUDGETING

TEST PART 3

List the following parts of a budget under the proper heading.

Fixed salary

Short-term savings goals

Flexible expenses

Long-term savings goal

Fixed expenses

Assumed wages

1. Income

   a. ______________________________

   b. ______________________________

2. Expenses

   a. ______________________________

   b. ______________________________

3. Savings goals

   a. ______________________________

   b. ______________________________

UNIT VIII

BUDGETING

INFORMATION SHEET 4--IDEAS ON BUDGETING

I. Keep a budget simple

   A. Use an easy budget form

   B. Do not put in a lot of details

      (NOTE: Make sure you can understand the form you use.)

II. Plan a budget so it can be changed, if necessary

   A. Allow plenty of space to "add on "

   B. Remember, the cost of living is very changeable

   C. Allow for the important items.

      EXAMPLE: Keeping records and paying bills.

III. Know your total income

   A. Salary or wages

   B. Interest from savings

   C. Payments from state or government agencies

   D. Allowances

   E. Tips

   F. Bonuses

   G. Other

      (NOTE: Other income could be things such as the sale of personal property, money for chores, or gifts.)

IV. Estimate what your total expenses will include

   A. Fixed expenses

      1. Housing

      2. Installment payments

      3. Insurance

      4. Taxes

      5. Membership dues

      6. Personal allowances

B. Flexible expenses are:

1. Food

2. Clothing

3. Transportation

(NOTE: Transportation does not apply to car or motorcycle payments. It covers the cost of gasoline, car repairs, bus fare, and other forms of transportation.

4. Recreation and entertainment

5. Medical care

(NOTE: Some medical expenses will not be covered by group insurance.)

EXAMPLE: Doctor's office calls, medications, and prescriptions

6. Personal care

EXAMPLE: Barber or beauty shop, make-up, and other grooming items

7. Personal expenses

EXAMPLES: Cigarettes, magazines, and others

8. Gifts

V. Adjust spending to the money that will be available.

A. Know what one must have.

B. Know what one can do without.

C. Prepared for unexpected expenses.

VI. Follow the correct steps in setting up a budget.

A. Estimate income

1. Know the regular sources of income.

2. Know the sources of income that might change from time to time.

3. Know exactly how much money to count on for the week or month.

B. Look at past spending habits

(NOTE: This is referred to as a "spending pattern.")

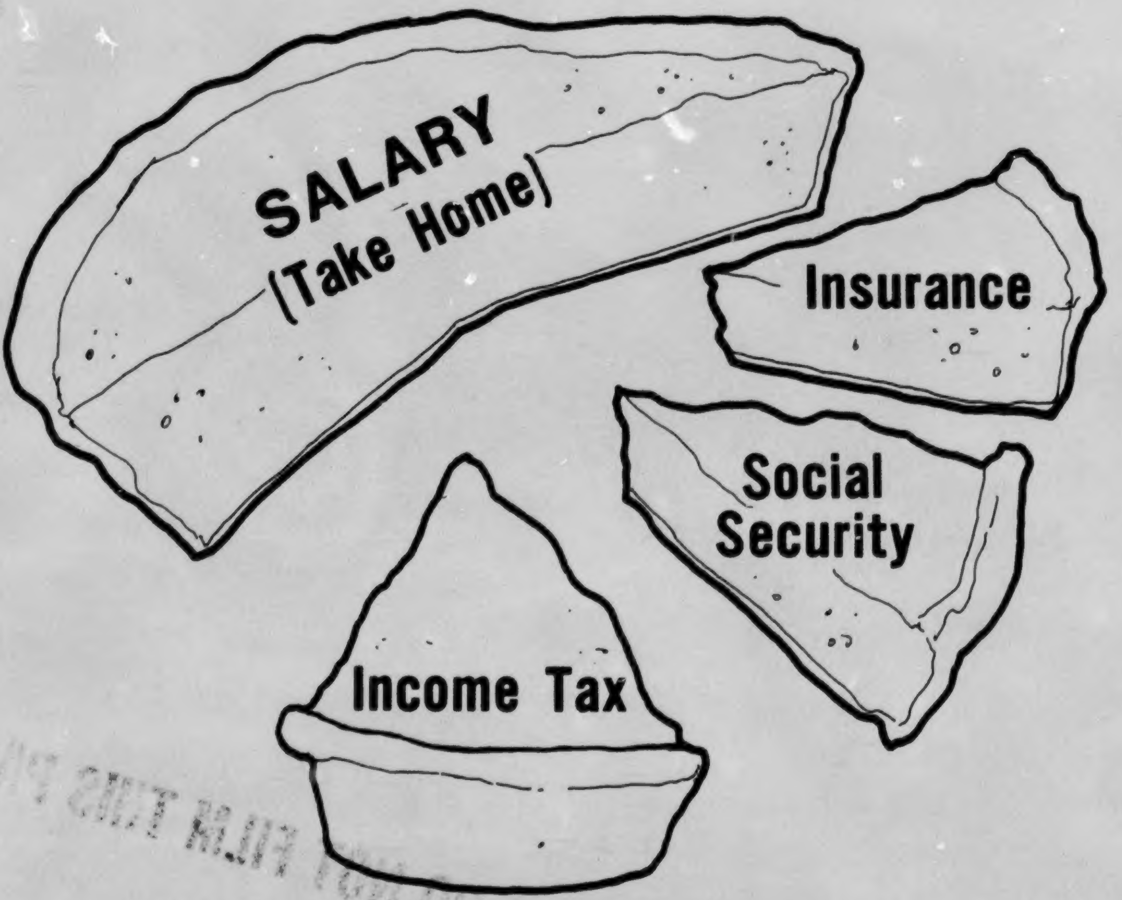
1. Use spending pattern to help estimate future expenses
2. Decide what expenses must be included
3. Determine how much is spent on each individual expense
4. Note how often bills have to be paid

C. Estimate expenses

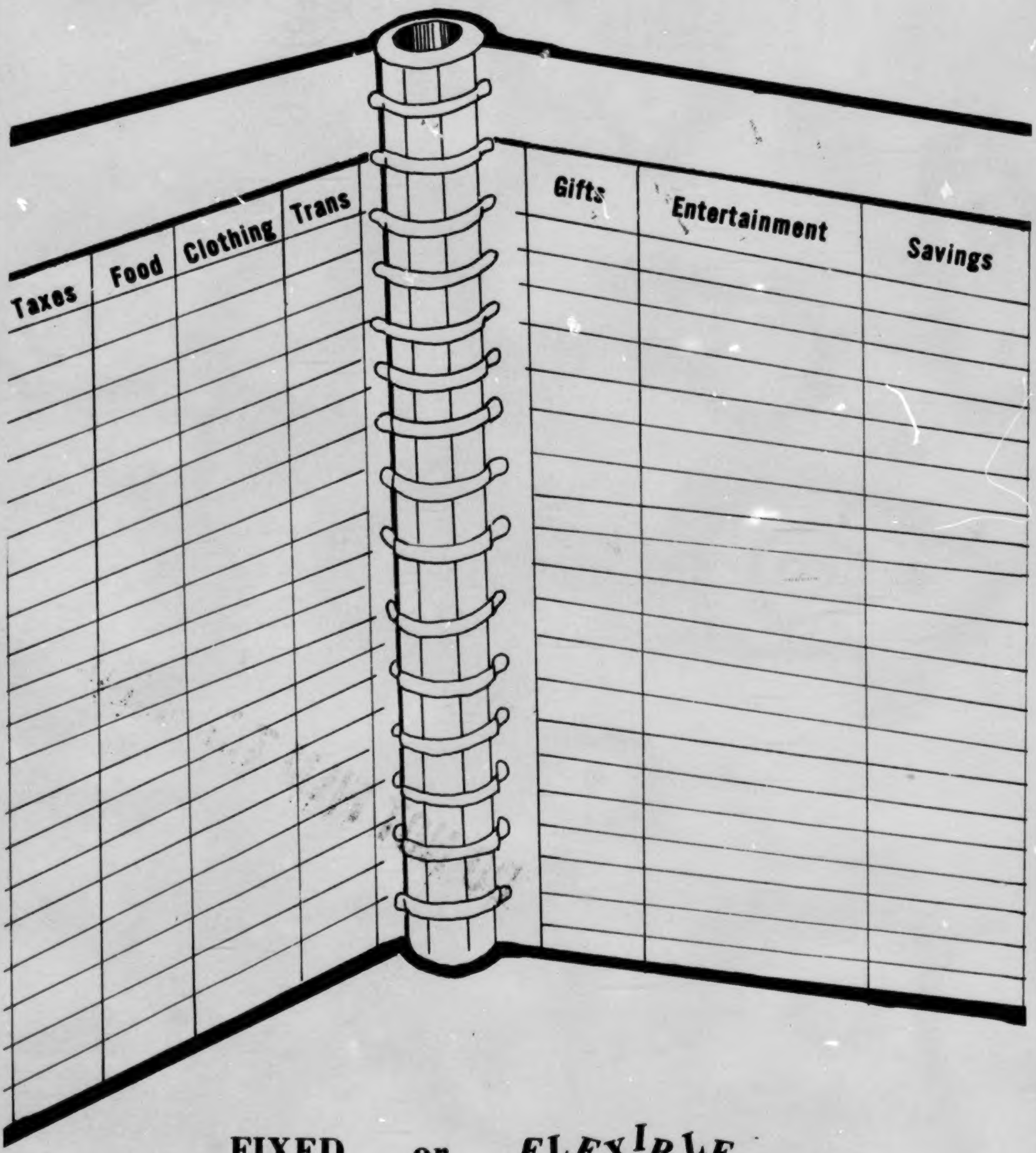
1. Look over the spending pattern
2. Use the information gained from reviewing the spending pattern to decide how much to allow for each item in the upcoming week or month

   (NOTE: Some items might change because of weather, time of year, or installments being paid.)

TAKE-HOME PAY


SALARY
(Take Home)
Insurance
Social Security
Income Tax

EXPENSES


Taxes
Food
Clothing
Trans
Gifts
Entertainment
Savings

FIXED or ***FLEXIBLE***

UNIT VIII

BUDGETING

ASSIGNMENT SHEET 5--BUDGET WORKSHEET

Directions: Complete the following sample budget.

A. Earnings

1. How much do you earn per hour?____________
2. How many hours per week do you work?____________
3. How much will you earn each week?_____________
4. How much do you expect to earn in a month?________ (Multiply weekly amount by 4.33) $___________ (Gross salary)

B. Payroll deductions (Federal income tax and social security tax)

1. How much is the Federal Income Tax deduction each month? (See employer's tax guide)	$_____________
2. How much is your social security tax deduction each month? (6.65% of your gross income each week or month)	$_____________
3. Other deductions (insurance)	$_____________
Add to get . . . . Total Deductions	$_____________
Gross Salary	$_____________
Subtract . . . . Deductions	$_____________
To get . . . . Total take-home pay	$_____________

C. Fixed expenses (Check your past monthly expenses)

1. What is your rent or house payment ?	$_________
2. How much are your water, gas and electric bills?	$_________
3. How much did you spend for food last month?	$_________
4. How much did you spend on clothing last month?	$_________
Add 1 through 4 to get...Total fixed expenses	$_________
Total take-home pay	$_________
Subtract Total fixed expenses	$_________
Amount left to divide among flexible expenses	$_________

D. Variable expenses

1. How much do you plan to spend on personal expenses? $________
2. How much do you plan to put in savings? $________
3. How much do you plan to spend on additional medical expense or insurance? $________
4. How much do you plan to spend on gifts? $________

UNIT VIII

BUDGETING

TEST PART 4

1. Choose the correct word or term to complete each statement.

   a. Keep your budget ______________.

   simple hard up

   b. Make sure your budget is _________________.

   in the red adjustable forgotten

   c. Know total ____________.

   interest tips income

   d. Housing would be a ___________ expense.

   fixed flexible cheap

   e. Clothing would be a __________ expense.

   fixed flexible high

   f. Adjust spending to _______________ available.

   time merchandise money

2. Answer the following by writing TRUE or FALSE in the blanks at the left.

   _____ a. Know regular sources of income.

   _____ b. Sources of income never change.

   _____ c. Know exactly how much money you can count on.

   _____ d. Your spending pattern will help you figure future expenses.

   _____ e. You will not find out what expenses you have with a spending pattern.

   _____ f. You will see how often expenses have to be paid.

   _____ g. Don't use your spending pattern to estimate your expenses.

   _____ h. Information you receive from your spending pattern will show you how much to allow for each item in the upcoming week or month.

UNIT IX

INSURANCE

UNIT OBJECTIVE

After completing this unit, the student will be able to explain terms associated with insurance, discuss why people need insurance, the various insurance policies available, and factors to consider when buying insurance. This knowledge will be evidenced through demonstration and by satisfactorily completing the unit test.

SPECIFIC OBJECTIVES

After completing this unit, the student will be able to:

1. Match terms associated with insurance to the proper definition.
2. Identify insurance needs an individual may have.
3. Point out things to consider when buying insurance.
4. Explain the basic automobile coverage available.
5. Describe the basic forms of health insurance.
6. Point out the differences between term and permanent life insurance.
7. Identify the types of property insurance.
8. Explain the forms of homeowner's insurance.

UNIT IX

INSURANCE

NOTES TO THE COORDINATOR

I. Objective sheet

   A. Discuss the unit objective with the students.

   B. Discuss each specific objective.

   C. Have the students complete the objectives in a sequence best suited to your classroom.

   D. Add any objectives necessary to fully meet the needs of the unit and the students.

II. Information and assignment sheets

   A. INFORMATION SHEET 1--TERMS AND DEFINITIONS

      1. Use ASSIGNMENT SHEET 1--INSURANCE TERMS CROSSWORD PUZZLE to reinforce this area of information.

      2. Discuss the terms and definitions with students.

      3. Give examples and additional information on the more difficult terms as needed by students.

      4. Divide the terms and definitions among the students and let them match the terms to the correct definitions.

   B. INFORMATION SHEET 2--WHAT IS INSURANCE?

      1. Use the following transparencies to promote classroom discussion.

         a. TRANSPARENCY 1--READ INSURANCE POLICIES

         b. TRANSPARENCY 2--TIPS ON BUYING INSURANCE

      2. Use ASSIGNMENT SHEET 2--WHAT WOULD YOU INSURE? to reinforce this area of information.

      3. Obtain a film on insurance.

      4. Give some examples of "what" and "who" can be insured.

      5. Explain the way an insurance company works and how they make money from the premiums.

      6. Give some examples of contracts explaining that insurance policies are contracts.

C. INFORMATION SHEET 3--AUTOMOBILE INSURANCE

1. Use TM-3--TYPES OF AUTOMOBILE INSURANCE to promote classroom discussion.

2. Use the following assignment sheets to reinforce this area of information.

    a. ASSIGNMENT SHEET 3--AUTO INSURANCE

    b. ASSIGNMENT SHEET 4-- WHAT AUTOMOBILE INSURANCE DO YOU NEED?

3. Ask an insurance agent to speak to the class about auto insurance.

4. Have the students discuss any experiences they have had with auto claims.

D. INFORMATION SHEET 4--HEALTH INSURANCE

1. Use the following assignment sheets to reinforce this area of information.

    a. ASSIGNMENT SHEET 5--HOW MUCH IS YOUR HEALTH WORTH?

    b. ASSIGNMENT SHEET 6--WHAT COVERAGE DO YOU WANT?

2. Review differences in basic forms of health insurance.

3. Give examples of reasons certain individuals may not be able to get health insurance.

4. Distribute copies of forms for school accident insurance. Have the class discuss what is covered, the cost, and whether this is adequate coverage for a student going out for sports.

E. INFORMATION SHEET 5--LIFE INSURANCE

1. Use ASSIGNMENT SHEET 7--PROBLEM SOLVING to reinforce this area of information.

2. Explain why students should obtain life insurance at an early age.

3. Give examples of term insurance and why people would have a term policy rather than straight life.

    (NOTE: An example might be a young man with a large family carrying term life until the children are grown.)

4. Ask a guest speaker (insurance agent) to talk to the class.

5. Explain why insurance cannot be considered an investment.

F. INFORMATION SHEET 6--PROPERTY INSURANCE

1. Use the following transparencies to promote classroom discussion.

   a. TRANSPARENCY 4--HOME HAZARDS

   b. TRANSPARENCY 5--HAZARDS AGAINST WHICH PROPERTIES CAN BE INSURED

2. Use the following assignment sheets to reinforce this area of information.

   a. ASSIGNMENT SHEET 8--WHAT IS COVERED?

   b. ASSIGNMENT SHEET 9--FILL OUT AN INSURANCE INVENTORY

3. Have the students discuss how their insurance needs will change in five years, in twenty years.

4. Bring an example of a homeowner's policy class.

5. Have the students discuss the differences in a renter's policy and a homeowner's policy.

6. Ask the students what type of coverage would be needed on a homeowner's policy in the area where they live.

7. Talk about lawsuits that might come about involving the homeowner.

III. Answers to assignment sheets

A. Some of the assignment sheets will vary according to training and should be graded individually.

B. Some assignment sheets will not have specific answers but will depend on student participation.

IV. Unit test

A. The test is divided into six parts.

1. Each part covers one information sheet.

2. Each part uses various methods of testing.

B. Various approaches may be used in testing.

1. Give each part of the test after the student has completed the information in one information area or sheet.

2. Give the entire test upon completion of the unit and assignment sheets.

3. Give one or several parts of the test as an additional assignment or to reinforce problem areas of learning.

C. Add test parts corresponding to any information areas or sheets added to the unit.

V. Answers to tests

A. Answers are based on total information covered in the unit.

B. For convenience of grading, make corresponding answer sheets for additional test parts added.

VI. References

A. Crabtree, Arthur P. You and The Law. New York: Holt, Rinehart and Winston, Inc., 1964.

B. Carrier, Lois; Gooch, Bill G.; Huck, John. Work: Pathway to Independence. Chicago: American Technical Society, 1979.

C. Kansas Vocation Education Curriculum--Insurance. Emporia, Kansas: Emporia State University/Kansas State Department of Education, 1977.

D. Kimbrell, Grady; Vineyard, Ben S. Succeeding In The World of Work. Bloomington, Illinois: McKnight and McKnight Publishing Company, 1970.

E. Carrier, Lois; Gooch, Bill G.; Huck, John. The Work Book. Chicago: American Technical Society, 1979.

F. Consumer Reports Life Insurance--A Special Report. New York: Consumers Union, Volume 45, No. 2 February 1980.

UNIT IX

INSURANCE

ANSWERS TO ASSIGNMENT SHEETS

Assignment sheet 1

ACROSS	DOWN
1. beneficiary	2. policy
3. contract	6. exclusions
4. deductible	7. premium
5. dividend	8. liability
9. insurable interest	10. face amount
11. application	13. insurer
12. benefit	15. lapse
14. claim	16. agent
17. insured	
18. insurance	

Assignment sheet 2

Evaluated to the satisfaction of the instructor.

Assignment Sheet 3

A. Uninsured motorist insurance

B. Collision insurance

C. Comprehensive insurance

D. Liability and

Assignments 4, 5, 6, and 7

Evaluated to the satisfaction of the instructor.

Assignment sheet 8

A. X
B.
C. X
D.
E. X

Assignment sheet 9

Evaluated to the satisfaction of the instructor.

UNIT IX

INSURANCE

ANSWERS TO TESTS

Part 1

1. d
2. g
3. a
4. e
5. b
6. j
7. h
8. i
9. f
10. c

Part 2

1. a. True
   b. False
   c. False
   D. False
2. a. yes
   b. no
   c. yes
   d. no
   e. yes
   f. yes

Part 3

1. agree
2. agree
3. disagree
4. agree
5. agree
6. agree
7. disagree
8. agree
9. disagree
10. agree

Part 4

1. a. 6
   b. 5
   c. 7
   d. 3
   e. 4
   f. 2
   g. 1
2. a. Age of the person when the policy is taken out.
   b. Occupation of the person to be insured.
   c. Group or individual coverage.

Part 5

1. True
2. True
3. False
4. True
5. True
6. False
7. True
8. False

Part 6

1. a. Structure
   b. Personal property
   c. Homeowner's
   d. Liability
2. a. Basic form
   b. Broad form
   c. Special form
   d. Contents broad form
   e. Comprehensive form

UNIT IX

INSURANCE

INFORMATION SHEET 1--TERMS AND DEFINITIONS

A. Agent--A trained professional who acts for the insurance company in selling or servicing a policy

B. Application--A statement of information made by a person when asking to be insured

C. Beneficiary--Person(s) listed by the insured to receive benefits upon insured's death

D. Benefits--The specified amount to be paid for designated types of losses under insurance policy terms

E. Claim--A request for payment by the insured for a loss which comes under the policy terms

F. Contract--A binding agreement between two or more parties or persons

G. Dividend--A refund to the policy holder of a percentage of the earnings of an insurance company

H. Deductible--The predetermined amount that must be paid by the insured before the insurer will pay the remaining cost of the claim. The higher the deductible, the less the policy will cost in annual payments.

I. Exclusions--A list of items, circumstances, or catastrophes that will not be covered by each policy.

J. Face amount--The amount, stated on the face of the policy, that will be paid in case of death or at maturity.

K. Insurable interest--Protection (insurance) of any interest in the life or property of a relative if the loss of that life or property would have a financial effect for you personally.

> EXAMPLE: You could not buy insurance on the life of your friend's father, since his death would not cause you financial hardship.

L. Insurance--Protection against financial losses.

M. Insured--Person protected by an insurance policy.

N. Insurer--The insurance company carrying the policy.

O. Lapse--Cancellation of the policy if the holder neglects to pay a premium.

P. Liability--Some event or thing, for which one has legal responsibility.

Q. Policy--A written contract stating terms of coverage provided by the company.

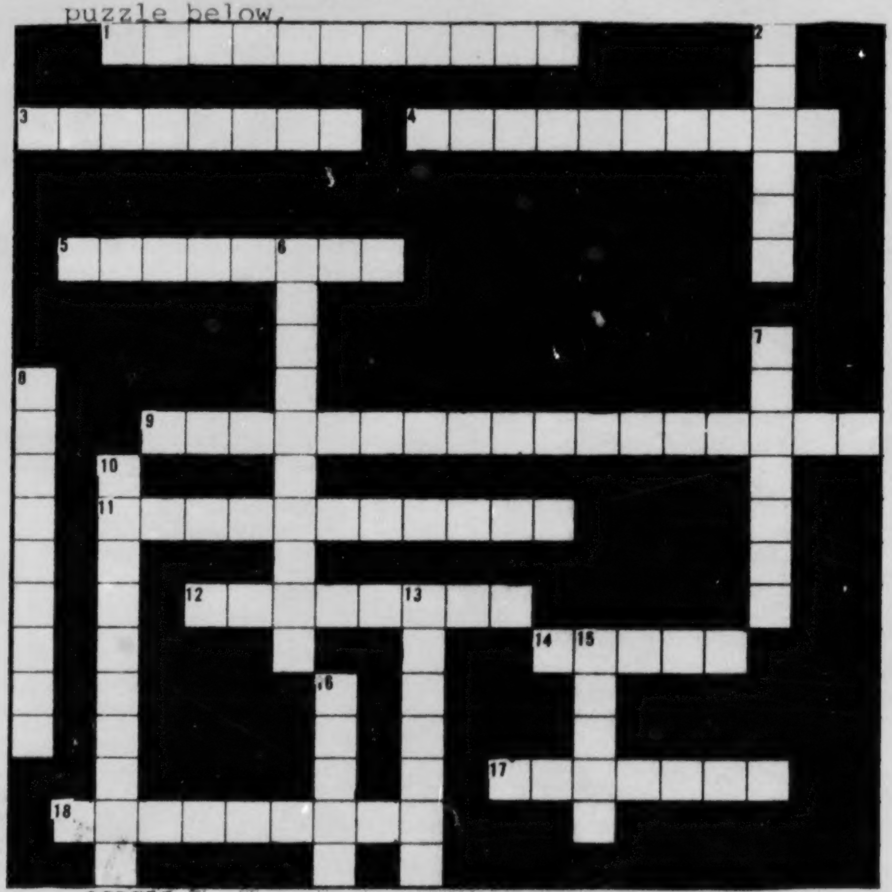
R. Premium--The sum of money a policy holder agrees to pay to the insurance company for insurance protection.

UNIT IX

INSURANCE

ASSIGNMENT SHEET 1--IDENTIFYING INSURANCE TERMS

Directions: Use the information sheet to complete the crossword puzzle below.



ACROSS

1. Person(s) listed by the insured to receive benefits upon insured's death.
3. A binding agreement between two or more persons or parties.
4. The predetermined amount that must be paid by the insured before the insurer will pay the remaining cost.
5. A refund to the policy holder of a percentage of the earnings of an insurance company.
9. Any interest in life or property that would have a financial effect on you personally if the life or property were lost.
11. A statement of information made by a person when asking to be insured.
12. A specified amount to be paid for designated types of loss under insurance policy terms.
14. A request for payment by the insured for a loss which comes under insurance policy terms.
17. Person protected by an insurance policy.
18. Protection against financial losses.

DOWN

2. A written contract stating terms of coverage provided by the company.
6. A list of items, circumstances, or catastrophes that will not be covered.
7. The sum of money a policy holder agrees to pay to the insurance company for insurance protection.
8. Some action or thing for which one has legal responsibility.
10. The amount, stated on the face of the policy, that will be paid in case of death or at maturity.
13. The insurance company carrying the insurance policy.
15. Cancellation of the policy if the holder neglects to pay a premium.
16. A trained professional who acts for the insurance company in selling or servicing a policy.

UNIT IX

INSURANCE

TEST PART 1

Directions: Match the terms at the right with the best possible definition by placing the letter in the space at the left.

____1. The person whom you choose to receive the money from your life insurance policy if you die.

____2. A trained professional who acts for the insurance company in selling, servicing, or effecting a policy.

____3. A binding agreement between two or more parties or persons.

____4. Person protected by an insurance policy.

____5. A demand for payment for a loss which comes under the policy terms.

____6. Amount stated on the face of a policy that will be paid in case of death or at maturity.

____7. When you are at fault and cause injury or damage to someone else.

____8. The insurance company carrying the policy and promises to pay in case of loss; also called a carrier.

____9. The part of a policy providing for the insurance company to pay only amounts in excess of a specific amount ($50.00 to $250.00 usually).

___10. The sum of money a policy holder agrees to pay to the insurance company for an insurance policy.

a. contract
b. claim
c. premium
d. beneficiary
e. insured
f. deductible
g. agent
h. liability
i. insurer
j. face amount

UNIT IX

INSURANCE

INFORMATION SHEET 2--WHAT IS INSURANCE?

I. Basic principles of insurance.

   A. Many persons paying a small amount into a common fund to create a large amount.

   B. The large common fund created is used to repay those few who may suffer a loss.

   (NOTE: This original principle has been greatly broadened to cover all types of losses that might affect people.)

   C. An insurance policy is a contract and is binding by law.

II. What and who can be insured:

   (NOTE: To insure something you must have an "insurable" interest in it.)

   A. A person's own life.

   B. A person's "insurable" interest in the life of another as a result of love or affection for that person.

   C. The financial interest that a person has in a piece of property.

III. Two important reasons to have insurance:

   A. To protect you and your family from financial losses during emergencies.

   B. To help you meet your obligations to others who might suffer injuries or loss on your account.

IV. Things to consider when buying insurance:

   A. Personal needs.

   B. A reputable company and a reliable agent.

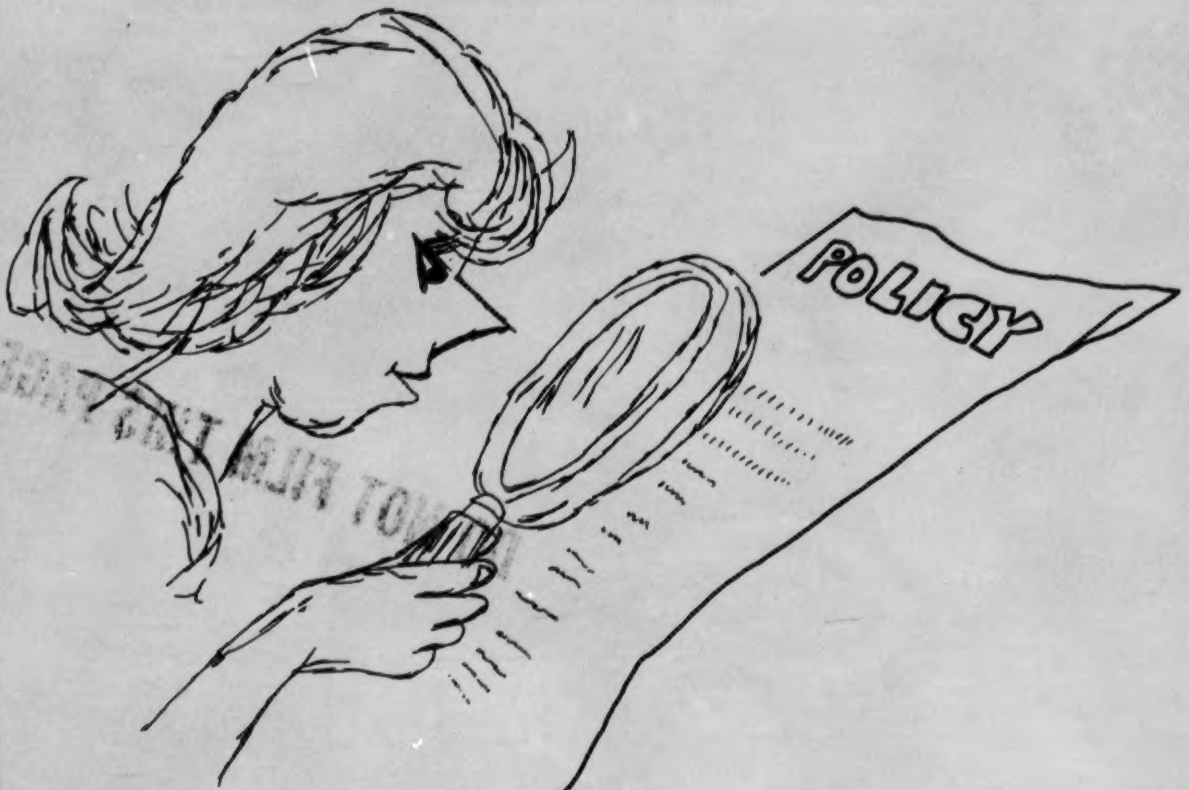
   C. How much money one can afford for insurance each year.

   D. The best terms of premium payment.

   (NOTE: Decide how it would be best to pay your premiums, which can be yearly, every six months, or monthly.)

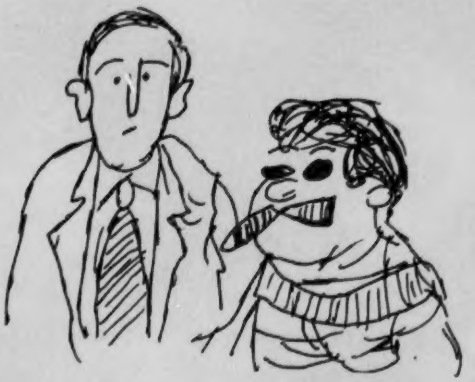
V. Keep your insurance policies in a safe place.

READ INSURANCE POLICIES

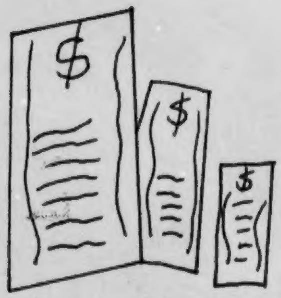


TM-1

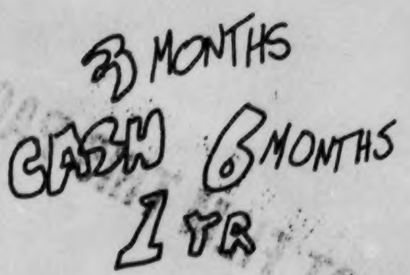
TIPS ON BUYING INSURANCE



Select a reliable agent

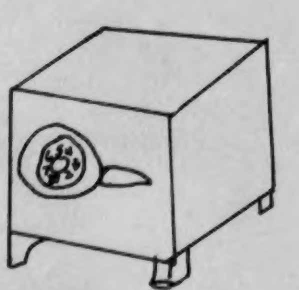


Buy what you can afford


3 MONTHS
CASH
6 MONTHS
1 YR

Arrange best payment terms

Look for group rates



Keep your policy in a safe place

Study your needs

UNIT IX

INSURANCE

ASSIGNMENT SHEET 2--WHAT WOULD YOU INSURE?

Directions: In the blanks below, list the things you own which you feel should be insured, and the type of insurance you would need for each.

Things to be insured	Type of insurance
A. ______	______
B. ______	______
C. ______	______
D. ______	______
E. ______	______
F. ______	______

UNIT IX

INSURANCE

TEST PART 2

1. Write TRUE or FALSE in the blanks next to the following statements concerning insurance.

_____a. Insurance deals with placing a little money in a common fund in order to repay those few who may suffer a loss.

_____b. A person's own life is considered an "insurable interest."

_____c. An insurance policy is not a contract.

_____d. You can insure a friend's car if you want.

2. Put "yes" in the blank if you should follow the guideline when buying insurance and "no" if you should not follow the insurance buying guideline.

_____a. Study your insurance needs.

_____b. Any company will do; they are all the same.

_____c. Use you budget to decide how much insurance you can afford.

_____d. Don't worry about terms of payment; you'll have to pay the premium.

_____e. Find out what insurance plans are available where you work.

_____f. Keep your insurance policies in a safe place.

UNIT IX

INSURANCE

INFORMATION SHEET 3--AUTOMOBILE INSURANCE

I. Reasons for buying automobile insurance

   A. To provide protection for injuries or property damage each time a car is driven, because the driver is financially responsible.

   B. To provide for all repair costs for damage to a car, the driver's responsibility.

   C. Protection is needed against accidents with uninsured drivers.

   D. To provide protection against large medical expenses resulting from an accident for driver and passengers.

   E. To provide protection from financial losses caused by lawsuits.

II. The four basic kinds of auto insurance available.

   A. Liability insurance

      1. Bodily injury liability

         a. Protects against the claims of accident victims for injuries, illness, disease, or death caused by your car.

         b. Does not protect you and usually does not protect your immediate family.

         c. If the court decides you are legally responsible for the injury, your insurance company will pay the damages against you up to the policy limits.

         (NOTE: You are still financially responsible for paying whatever is beyond the policy limit, so be sure you have enough coverage.)

      2. Property damage liability

      (NOTE: Coverage includes damage to another car and other property such as buildings, trees, telephone poles, and traffic equipment.)

   B. Collision insurance

      1. Coverage includes damage to your car caused by another car or other object, no matter who was at fault.

      EXAMPLE: A car rolls over when it slipped off an icey road.

(NOTE: If an accident is caused by another driver, you should seek payment from the other driver's insurance company.)

2. Collision coverage is very expensive because of the many small accidents that require expensive body, and paint work which drive the cost up.
    a. Full coverage (pays all costs)
    b. Deductibles (options a policy holder selects)
        (1) A clause in your policy where you agree to pay a set amount ($50, $100, $250) on a repair and the insurance company pays the rest.
        (2) The higher the deductible, the lower the cost of the premium.

        (NOTE: As a car gets older and its value decreases, you should compare the cost of collision coverage with the value of the car.)

C. Comprehensive insurance

1. Coverage includes protecting your car from loss or damage from causes other than collision.
    a. Fire
    b. Theft
    c. Glass breakage
    d. Flood
    e. Falling objects
    f. Explosion
    g. Earthquakes
    h. Wind
    i. Hail
    j. Water
    k. Vandalism
    l. Malicious mischief
2. Cost and coverage varies according to where you live and the company you are insured by.

D. Medical insurance

1. Coverage includes medical expenses resulting from injuries suffered by you and all members of your immediate family while riding in your or someone else's car, or if you are struck by a car while walking.

2. Other occupants of your car are also covered.

3. The maximum amount the insurance company will pay to any one person injured in any one accident is limited to the amount written in the policy.

III. Specialized automobile insurance

A. No-fault

1. Laws concerning no-fault insurance vary from state to state.

2. Each person involved in an accident collects from their own insurance company no matter who was at fault.

B. Uninsured motorist insurance

(NOTE: Protects you when a person with no liability is at fault in an auto accident.)

IV. What affects auto insurance rates

A. The amount and type of coverage

B. Location--(where you live)

(NOTE: Insurance rates are higher where traffic is heavier.)

C. The kind of car owned.

(NOTE: The value of the car affects the insurance rate.)

D. The age, sex, and marital status of persons who will be driving your car.

1. The highest insurance rates are paid by single males under the age of 25 who own their own cars.

2. Discounts are sometimes given for good driving records or completion of an approved driver education course.

E. The accident record and insurance statistics for the state and area.

F. The insurance company.

G. The accident and driving records of all individuals that will be driving the car.

(NOTE: Cars used for business will have a higher insurance rating.)

V. Rules about accident involvement

A. Do not move the vehicles.

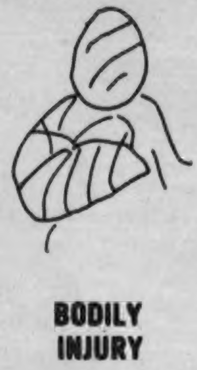
B. Notify the police department and wait for their arrival.

C. Do not admit fault.

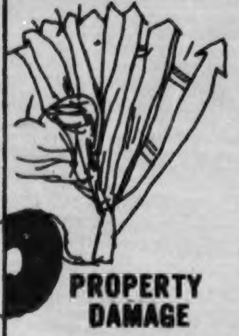
D. Get the name, address, driver's license number, and license plate numbers of all vehicles involved.

E. Notify the company which issued the insurance.

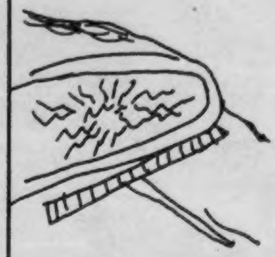
TYPES OF AUTOMOBILE INSURANCE


BODILY
INJURY

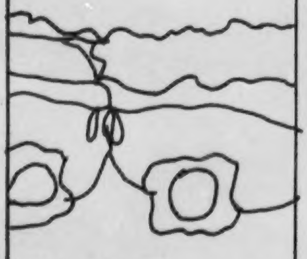
LIABILITY INSURANCE


PROPERTY
DAMAGE

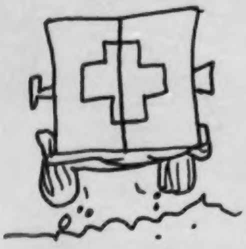
LIABILITY INSURANCE



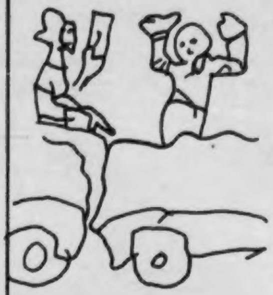
COMPREHENSIVE INSURANCE



COLLISION INSURANCE



MEDICAL INSURANCE



UNINSURED MOTORIST

UNIT IX

INSURANCE

ASSIGNMENT SHEET 3--AUTO INSURANCE

Directions: Complete the following statements concerning automobile insurance.

A. If an individual who is not insured hits your car and injures you, what kind of insurance would you be glad you had?

____

B. If you have an old car, which kind of insurance may not be worth having?________________________

C. What kind of auto insurance will cover the loss of a stolen car?

____

D. Which two kinds of car insurance would be the most important to have?________________________ __________________________

UNIT IX

INSURANCE

ASSIGNMENT SHEET 4--WHAT INSURANCE COVERAGE DO YOU NEED?

A. Make a list of the types of coverage you think you will need on an insurance policy.

B. Visit several local insurance agents and check their prices for the coverage you need.

1. Are there any differences in coverage or rates?

2. Which company would you choose? Why?

UNIT IX

INSURANCE

TEST PART 3

1. List four reasons why you need automobile insurance.

   a.

   b.

   c.

   d.

2. Match the four basic kinds of automobile insurance to thier descriptions by placing the correct number in the blank to the left of each description. The terms may be used more than once.

_____a. Coverage includes damage to your car caused by another car or other object, no matter who was at fault.

_____b. Coverage includes protecting your car from loss or damage from causes other than collision.

_____c. Protects against the claims of accident victims for injuries, illness, disease, or death caused by your car.

_____d. Coverage of your car from fire, theft, and glass breakage.

_____e. Coverage includes medical expenses resulting from injuries suffered by you and all members of your immediate family while riding in your or someone else's car.

(1) Liability insurance

(2) Collision insurance

(3) Comprehensive insurance

(4) Medical insurance

3. Place a "✓" in the column at the right to agree or disagree with the statements.

	Agree	Disagree
a. There are four basic kinds of auto insurance protection.	____	____
b. Liability does not protect you from bodily injuries.	____	____
c. Collision insurance does not pay for damages to your own car.	____	____
d. Comprehensive protects your car against theft.	____	____
e. A person injured while riding in your car would have hospital bills paid if you had medical expense insurance.	____	____
f. You collect from your own company no matter who is at fault with no-fault automobile insurance.	____	____
g. Your driving record does not affect auto insurance rates.	____	____
h. If you are under 25, your rates will probably be higher.	____	____
i. Drivers' education will not allow you to have a discount on your auto insurance rates.	____	____
j. If you are in an accident, you need to get name, address, driver's license number, and license plate number of all vehicles involved.	____	____

UNIT IX

INSURANCE

INFORMATION SHEET 4--HEALTH INSURANCE

I. Basic forms of health insurance.

   A. Hospitalization insurance

      1. Pays for all or part of the insured person's hospital bills.

      2. The number of days covered per hospitalization may be limited.

   B. Surgical expense insurance

      1. Surgical fees are paid up to a maximum amount listed in the policy for various operations.

      2. Benefits vary according to the policy.

   C. General medical expense insurance.

      1. Covers non-surgical treatment including medicine, X-rays, doctor's charges, and nursing care.

      2. Usually available only in combination with hospital and surgical coverage.

   D. Major medical expense insurance.

      1. Provides added coverage against the costs of serious or long-term accident or illness.

      2. The insured person usually must pay a certain amount of the medical bills and the insurance company will pay all or a percentage of the remainder.

   E. Disability or loss of income insurance.

      1. Cash benefits are paid to the insured person who becomes unable to work because of illness or injury.

      2. A short waiting period is usually required before benefits are paid.

II. Additional health insurance available.

   A. Dental expense insurance.

      (NOTE: Provides all or part of the cost of dental care.)

B. Mental health insurance.

(NOTE: Covers part of the cost of treatment for mental, emotional, or behavioral disorders.)

C. School accident insurance.

(NOTE: Covers students on the way to or from school, while at school, and during school activities.)

III. Factors that influence health insurance rates.

A. Age of the person when the policy is taken out.

B. Occupation of the person to be insured.

C. Group or individual coverage.

1. More large businesses now offer group rates for health insurance which are much lower than individual rates.

(NOTE: Very large companies may even offer more than one plan.)

2. Self-employed workers or workers in a small company must seek individual coverage in order to have health insurance.

IV. Information needed before buying a health insurance policy:

A. Who the policy will cover and for how long.

B. The limitations of the policy.

(NOTE: Most policies will not cover any conditions you had before the effective date of the policy; or cosmetic surgery, dental work, or hearing aids.)

C. The benefits to be received from the policy.

D. The renewability of the policy.

1. Non-cancellable guaranteed renewable--as long as premiums are paid it cannot be cancelled.

2. Guaranteed renewable--cannot be cancelled as long as payments are made but the rates may be raised as needed.

3. Optional renewal--the policy can be changed or cancelled when it comes up for renewal.

E. Any special coverages offered in the policy.

F. The reliability of your company.

INSURANCE

ASSIGNMENT SHEET 5--HOW MUCH IS YOUR HEALTH WORTH?

Directions: Answer the following questions concerning health insurance.

A. Make a list of things to look for in a health insurance policy.

B. 1. Decide how much money you could afford to spend on health insurance on a yearly salary of $10,000.

   2. Visit or call two or three health insurance agents and examine the policies offered.

   3. Using the list you made above, decide which policy best meets your needs at your salary.

UNIT IX

INSURANCE

ASSIGNMENT SHEET 6--WHAT COVERAGE DO YOU WANT?

Health insurance is important these days because of the high cost of medical care. A long illness or serious accident could cost you your savings and leave you or your parents with high bills to pay.

A. List 5 diseases you want your health insurance to cover.

1. ____________________
2. ____________________
3. ____________________
4. ____________________
5. ____________________

B. List 5 accidents against which you want to be covered.

1. ____________________
2. ____________________
3. ____________________
4. ____________________
5. ____________________

UNIT IX

INSURANCE

TEST PART 4

1. Match the types of health insurance with the proper definitions by placing the correct number in the space at the left.

____a. Pays all or part of room and board.

____b. Covers medicine, X-rays, doctor charges, and nursing care.

____c. Pays for surgeon's fees.

____d. Provides all or part of dental care.

____e. Covers expenses dealing with emotional, mental, or behavorial disorders.

____f. Pays expenses if a person is injured at school.

____g. You pay a certain amount of your medical bills and the insurance company will pay the remainder.

1. Major medical
2. School accident
3. Dental
4. Mental health
5. General medical
6. Hospitalization
7. Surgical

2. List the three factors that influence health insurance rates.

a.

b.

c.

DO NOT FILM THIS PAGE

3. Place a "✓" by the following statements that should be considered before buying a health insurance policy.

____a. Know the limitations of the policy.

____b. Know who the policy covers.

____c. Know who else is covered by the policy

____d. Know any special coverages that are offered in the policy.

____e. Know the person who is writing the policy.

____f. Know the renewability of the policy.

UNIT IX

INSURANCE

INFORMATION SHEET 5--LIFE INSURANCE

I. Why buy life insurance?

   A. To provide economic protection to the family if the major wage earner dies

   B. To provide a way to save money for a future need

      EXAMPLE: An education for children or income for retirement years.

II. Kinds of life insurance

   A. Permanent life insurance

      1. Gives the insured and the beneficiaries lifetime protection

      2. Serves as a savings account because the policy increases in value as payments are made

         (NOTE: This is called the cash value of the policy.)

      3. Three forms of permanent life insurance

         a. Straight or whole life

            (1) Premiums are paid for the entire life of the insured.

            (2) The cost of the premium is set at the time the policy is bought.

            (3) Is the most popular form of permanent life insurance.

            (4) The insured can turn in the policy for its cash value at any time.

         b. Limited permanent life

            (1) Premiums are paid for a specified number of years or until a certain age.

            (2) Premiums are higher than whole life because they are paid for a shorter period of time.

         c. Endowment policies

            (1) Provides life insurance protection and savings for the future

        - (2) The most expensive life insurance
        - (3) Not recommended for young people because of the high premiums

B. Term life insurance

1. Provides low cost insurance for a limited period of time or to a given age
2. If the insured dies during the term of the policy, the company pays the value of the policy.
3. If the insured does not die during the term of the policy, the company pays the value of the policy.
4. Has no cash value so money cannot be borrowed against it, and no cash is returned if the policy is canceled.
5. Forms of term life insurance
    - a. Renewable term
        - (1) Guarantees the insured the right to renew the policy without having another medical examination.
        - (2) Can be renewed until a certain age; the most common term is 5 years.
    - b. Convertible term

      (NOTE: The policy can be changed from term to permanent insurance without a medical examination.)
    - c. Increasing term

      (NOTE: The premiums stay the same for the length of the term, but the amount of coverage gets larger each year.)
    - d. Decreasing term

      (NOTE: Premiums stay the same during the term but the amount of coverage becomes smaller.)

      EXAMPLE: Mortgage insurance
    - e. Level term
        - (1) Provides the same amount of protection and death benefits during the term of the policy.
        - (2) May be renewable or nonrenewable.

III. Buying life insurance

   A. Group life insurance

      1. Covers members of a group, such as employees of a business, with term insurance.

      2. Requires no medical examination.

      3. Can be purchased at low cost.

      4. Costs are the same for each employee.

      5. Canceled when the employee leaves the job.

   B. Insurance from life insurance companies.

      1. Requires medical examination.

      2. Sold by agents.

      3. Paid monthly or yearly.

   C. Industrial insurance

      1. May be whole life, limited payment, or endowment policies.

      2. Provides small policies.

      3. Is paid from weekly or monthly earnings.

   D. Organizational insurance

      (NOTE: Life insurance offered at a group rate to members.)

UNIT IX

INSURANCE

ASSIGNMENT SHEET 7--PROBLEM SOLVING

Directions: Read the situation below and answer the questions that follow.

Jane and Larry Johnson own $12,000 worth of life insurance but are not sure that is enough. Larry, age 32, has been promoted to foreman in the electronics plant where he works, and will be earning $340 a week. Jane, age 30, earns $1,000 a week as a part-time secretary. The Johnsons have three children, ages 5, 3, and 2. Jane and Larry pay $300 a month on a $30,000 condominium. They own one car. They have a savings account of $1,500. Larry and Jane want long-range protection for their children.

A. Do they have enough insurance now?

B. 1. If they need more life insurance, what kind should they buy? Why?

2. How much should they buy?

UNIT IX

INSURANCE

TEST PART 5

1. Answer the following statements by writing TRUE or FALSE in the spaces at the left.

_____a. Straight life premiums are paid for your entire life.

_____b. With straight life the person insured can receive a cash settlement for the total amount of insurance premiums paid.

_____c. You pay premiums for your entire life with limited payment life.

_____d. Term life insurance allows the insured to receive coverage for a specific number of years.

_____e. An endowment policy gives a person life insurance protection and also provides for putting money aside for the future.

_____f. If the insured does not die during the term of the policy in permanent life insurance, protection ends.

_____g. In convertible term insurance the policy can be changed from term to permanent insurance.

_____h. An example of increasing term insurance is mortgage insurance.

2. Fill in the blank with the correct term concerning buying life insurance.

a. ____________ ____________ ____________ covers members of a group, such as employees of a business, with term insurance.

b. Coverage ends when an employee ______________ the job.

c. A ______________ ______________ is usually required when buying insurance from life insurance companies.

d. Payments may be paid ____________ or ____________.

UNIT IX

INSURANCE

INFORMATION SHEET 6--PROPERTY INSURANCE

I. Types of property insurance available.

   A. Real property--land and permanent improvements.

      EXAMPLES: A house or garage.

   B. Personal property--things which are not permanently attached to the land.

      EXAMPLES: Furniture, jewelry, stereo, television.

      (NOTE: Real and personal property insurance can be bought as two separate policies, or as one combined policy.)

II. Renter's insurance policy

   A. Applies to renting an apartment, house, duplex, room, or any dwelling where the structure is not owned.

   B. Protects the renter's personal property against theft, fire, and other kinds of catastrophies.

   C. Does not protect the structure itself.

      (NOTE: The owner of the structure must insure the building.)

III. Homeowner's insurance policy

   A. Includes both property and liability coverage.

      1. Property coverage includes:

         a. House, garage, and any other buildings on the land.

         b. Personal property.

         c. Additional living expenses in case you cannot live in your house because of damages.

      2. Liability coverage includes:

         a. Legal defense against lawsuits filed against you if someone is injured on your property or you accidently damage someone else's property.

         b. Medical payments.

         c. Repair of damages to the property of others.

B. Meets the specific needs of the homeowner.

(NOTE: The insurance agent should work with the homeowner to decide these needs.)

C. Available in five forms depending on the number of risks insured against.

(NOTE: See TM-5--HAZARDS AGAINST WHICH PROPERTIES ARE INSURED to identify the coverage of each homeowners (HO) policy below.)

1. HO-1--basic form--Covers only the first eleven risks.

2. HO-2--broad form--Covers all eighteen risks.

3. HO-3--special form--Combination of contents broad and comprehensive forms.

4. HO-4--contents broad form--Covers renters household contents and personal belongings against all eighteen risks.

5. HO-5--comprehensive form--Covers all possible risks except those specifically excluded in the policy.

IV. Things to remember about property insurance.

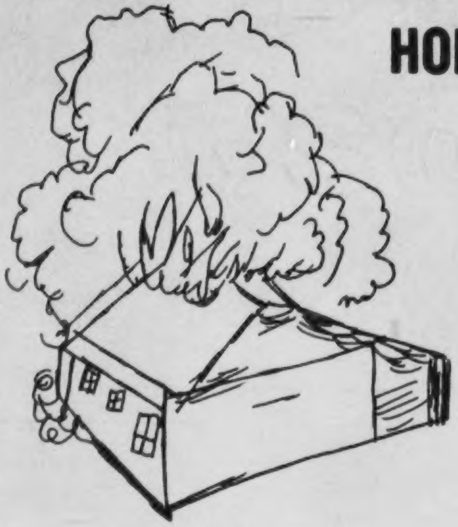
A. Buy enough insurance to cover your property and possessions.

B. Keep a list of your possessions and the price it would cost to replace them.

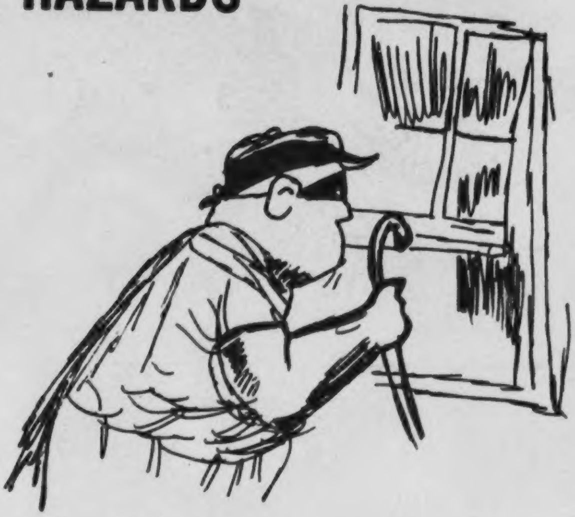
C. Review your insurance needs periodically.

D. Report all losses to your agent, giving all the details needed.

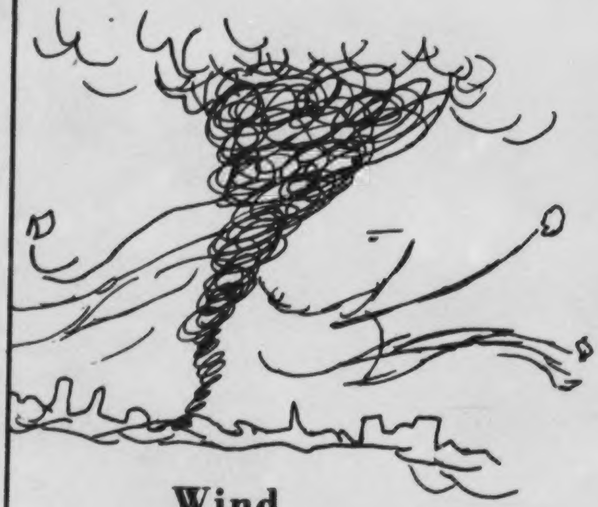
HOME HAZARDS



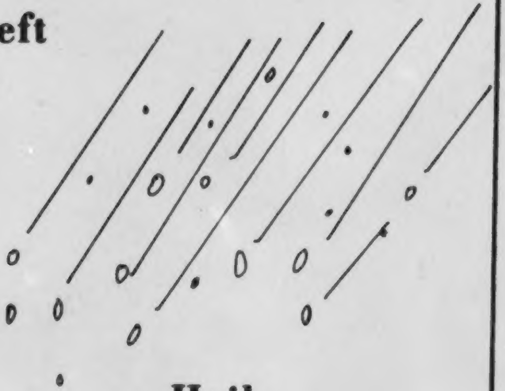
Fire



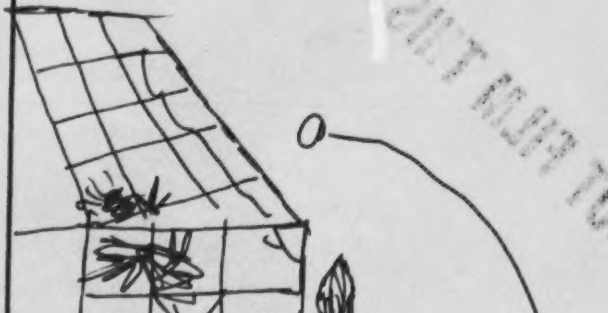
Theft



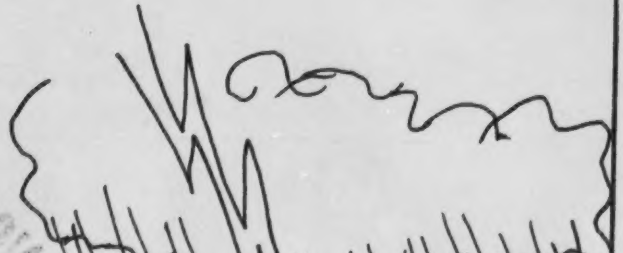
Wind



Hail



Vandalism



Lightning

HAZARDS AGAINST WHICH PROPERTIES CAN BE INSURED

FORMS

HAZARDS

HO-3 COMPREHENSIVE

HO-2 BROAD

HO-1 BASIC

1. Fire or lightning
2. Loss of property removed from property endangered by fire or other hazards
3. Windstorm or hail
4. Explosion
5. Riot
6. Aircraft
7. Vehicles
8. Smoke
9. Vandalism
10. Theft
11. Glass breakage
12. Falling objects
13. Weight of ice or snow
14. Collapse of buildings
15. Damage caused by steam or hot water or of hot water appliances
16. Water or steam damage caused by plumbing, heating, or air conditioning systems
17. Freezing of plumbing, heating, and air-conditioning systems
18. Sudden and accidental injury from electrical appliances, devices, fixtures and wiring

All hazards except flood, earthquake, war, nuclear attack and other specified in your policy.

UNIT IX

INSURANCE

ASSIGNMENT SHEET 8--WHAT IS COVERED?

Directions: Assume you have the basic form of homeowner's insurance. Which of the following losses are covered under the form? Place a "√" to identify those losses that are covered.

A. Someone vandalizes your home.

B. A winter storm knocks out the electricity for several days. A pipe under the sink breaks and causes water damage to the carpet.

C. A neighborhood child throws a baseball through your window.

D. A nearby creek overflows flooding your basement.

E. Workers digging in the street hit a gas pipe that explodes and damages your house.

UNIT IX

INSURANCE

ASSIGNMENT SHEET 9--FILL OUT AN INSURANCE INVENTORY

Directions: Using the sample inventory form below, fill in with imaginary possessions. Use catalogs, or visit stores to help you find the cost of each item.

LIVING ROOM			
Number of items	Article	Original cost	Present Value
	Books		
	Bookcase		
	Cabinets		
	Carpet/rugs		
	Draperies/curtains		
	Cushions/pillows		
	Fireplace equipment		
	Lamps		
	Clocks		
	Tables		
	Sofa		
	Stereo		
	Radio		
	Television		
	Pictures/paintings		
	Mirrors		
	Desk		
	Piano		
	Plants		
	Accessories		

UNIT IX

INSURANCE

TEST PART 6

1. Complete the following statements by selecting the correct word from the list below each statement.

   a. Renter's insurance does not protect the ____________.

      (1) personal property (2) structure (3) person

   b. A homeowner's policy protects the family's __________.

      (1) car (2) medical costs (3) personal property

   c. Your garage is covered when you have __________ insurance.

      (1) collision (2) homeowner's (3) life

   d. If someone fell and was hurt because of a garden hose you left on the sidewalk, you would be protected from a lawsuit because you had ____________ insurance.

      (1) liability (2) auto (3) personal property

2. List the five forms of homeowner's insurance policies.

   a.

   b.

   c.

   d.

   e.

3. Circle the letter of each statement that should be remembered about property insurance.

   a. Buy only enough insurance to cover your property.

   b. Keep a list of your possessions and the price it would cost to replace them.

   c. Buy the amount of insurance you think you will need for your lifetime.

   d. Report all losses to your agent, giving all the details needed.

UNIT X

THE METRIC SYSTEM

UNIT OBJECTIVE

After completing this unit, the student will be able to define terms connected with the metric system of measurement, trace the development of numbering and measurement, and measure the volume, mass, and area of different objects using metric units of measurement. This knowledge will be evidenced through demonstration and by satisfactorily completing the unit test.

SPECIFIC OBJECTIVES

After completing this unit, the student will be able to:

1. Define the terms associated with the metric system of measurement.
2. Trace the development of today's systems of measurement.
3. Describe the ways in which the invention of numbering systems led to the development of more complete measuring systems.
4. List the sources used in developing the basic units of the metric system.
5. Define and apply the basic units of measurement.
6. Select the correct unit of measurement when measuring different objects.
7. Define the steps used in converting a decimal unit to a larger or smaller decimal unit.
8. Describe the relationship between the units used to measure area, length, and mass.
9. List rules for the correct punctuation, spelling, and capitalization of metric terms.
10. Identify the correct usage and format for metric symbols.

UNIT X

THE METRIC SYSTEM

NOTES TO THE COORDINATOR

I. Objective sheet

   A. Discuss the unit objective with the students.

   B. Discuss each specific objective.

   C. Have the students complete the objectives in a sequence best suited to your classroom.

   D. Add any objectives necessary to fully meet the needs of the unit and the students.

II. Information and assignment sheets

   A. INFORMATION SHEET 1--TERMS AND DEFINITIONS

      1. Students can be given spelling tests to improve their mastery of the terms.

      2. Use ASSIGNMENT SHEET 1--TERMS CROSSWORD PUZZLE to reinforce this area of information.

   B. INFORMATION SHEET 2--TRACING THE DEVELOPMENT OF MEASUREMENT AND NUMBERING SYSTEMS

      1. Use TM-1--ANCIENT UNITS OF MEASUREMENT to promote classroom discussion.

      2. Use ASSIGNMENT SHEET 2--ANCIENT MEASUREMENT to reinforce this area of information.

      3. Have the students measure objects in the classroom using ancient units of measurement.

      4. Have the class discuss the accuracy of ancient systems of measurements.

   C. INFORMATION SHEET 3--THE UNITS OF MEASUREMENT OF THE METRIC SYSTEM

      1. Provide the students with the supplies needed for measurement such as meter sticks and other metric measures.

      2. Provide additional practice for those students in need.

      3. Use the following transparencies to promote classroom discussions.

         a. TRANSPARENCY 2--WHY METRICS?

        b. TRANSPARENCY 3--ALL YOU NEED TO KNOW ABOUT METRICS
        c. TRANSPARENCY 4--THE POWER OF "10"
        d. TRANSPARENCY 5--CENTIMETERS
        e. TRANSPARENCY 6--CELSIUS TEMPERATURE

    4. Use the following assignment sheets to reinforce this area of information.

        a. ASSIGNMENT SHEET 3--PRACTICE WITH MEASURMENT
        b. ASSIGNMENT SHEET 4--METERS
        c. ASSIGNMENT SHEET 5--CENTIMETERS
        d. ASSIGNMENT SHEET 6--USING SYMBOLS IN THE METRIC SYSTEM
        e. ASSIGNMENT SHEET 7--CROSS-NUMERAL PUZZLE
        f. ASSIGNMENT SHEET 8--MAGIC SQUARES
        g. ASSIGNMENT SHEET 9--MEASURE AND COMPARE
        h. ASSIGNMENT SHEET 10--CONVERSION EXAMPLES

            (NOTE: Provide the students with a conversion table for this assignment.)

D. INFORMATION SHEET 4--TIPS FOR USING THE METRIC SYSTEM

    (NOTE: Provide additional practice and examples for students in need.)

III. Answers to assignment sheets

A. Some of the assignment sheets will vary according to training and should be graded individually.

B. Some assignment sheets will not have specific answers but will depend on student participation.

IV. Unit test

A. The test is divided into four parts.

    1. Each part covers one information sheet.

    2. Each part uses various methods of testing.

B. Various approaches may be used in testing.

    1. Give each part of the test after the student has completed the information in one information area or sheet.

2. Give the entire test upon completion of the unit and assignment sheets.

3. Give one or several parts of the test as an additional assignment or to reinforce problem areas of learning.

C. Add test parts corresponding to any information areas or sheets added to the unit.

V. Answers to tests

A. Answers are based on total information covered in the unit.

B. For convenience of grading, make corresponding answer sheets for additional test parts added.

VI. References

A. *Beginners Book, Know the Essentials of Metric Measurement*. Wilkinsburg, PA: Hayes School Publishing Co., Inc., 1977.

B. Booth, Ada. *The Metric Lab*. Palo Alto, CA: Enrich, 1974.

C. *Fun and Easy Steps to Metric Measurement Mastery*. Wilkinsburg, PA: Hayes School Publishing Co., Inc., 1975.

D. Maxey, Franklyn, *Metrics Made Easy, Book One*. Grand Rapids, Michigan: The Instructional Fair, 1973.

E. Maxey, Franklyn, *Metrics Made Easy, Book Two*. Grand Rapids, Michigan: The Instructional Fair, 1973.

F. *Practice In the Metric System*. Dansville, N.Y.: The Instructor Publications, Inc., 1976.

G. *Reader's Digest 1979 Almanac and Yearbook*. Pleasantville, N.Y.: The Reader's Digest Association, Inc.

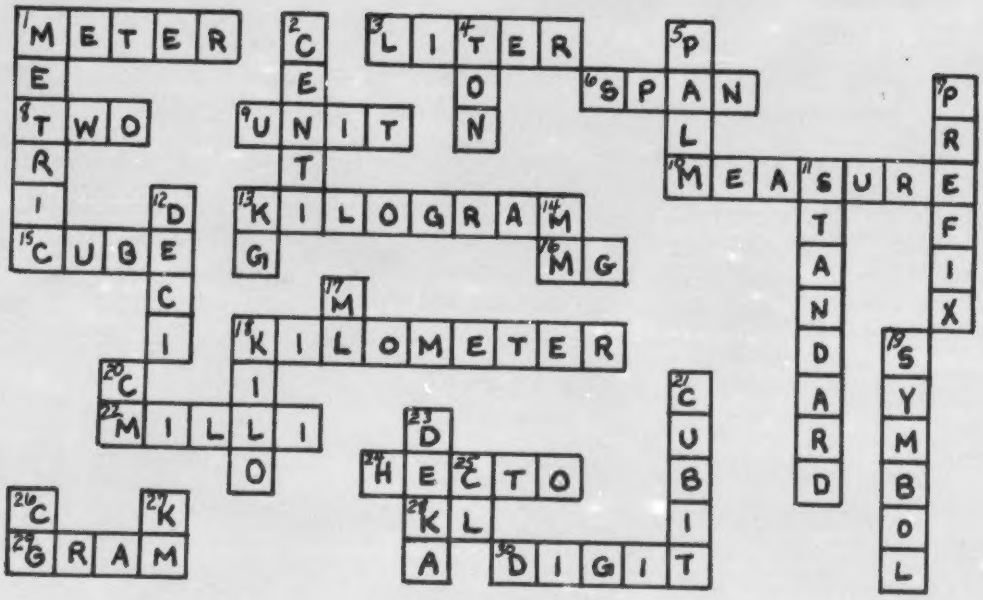
H. *Understanding the Metric System Secondary - Adult*. Grand Rapids, Michigan: The Instructional Fair, 1974.

UNIT X

THE METRIC SYSTEM

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet 1


1 METER
2 CENTI
3 LITER
4 TON
5 PALM
6 SPAN
7 PREFIX
8 TWO
9 UNIT
10 MEASURE
11 STANDARD
12 DECI
13 KILOGRAM
14 MM
15 CUBE
16 MG
17 MK
18 KILOMETER
19 SYMBOL
20 CM
21 CUBIT
22 MILLI
23 DEKA
24 HECTO
25 CL
26 CG
27 KM
28 KL
29 GRAM
30 DIGIT

Assignment Sheet 2

A. Evaluated to the satisfaction of the instructor.

B. Evaluated to the satisfaction of the instructor.

C. Cubit

D. Palm

E. Digit

F. Evaluated to the satisfaction of the instructor.

G. Evaluated to the satisfaction of the instructor.

H. Evaluated to the satisfaction of the instructor.

Assignment Sheet 3 and 4

Evaluated to the satisfaction of the instructor.

Assignment Sheet 5

A. 100

B. Evaluated to the satisfaction of the instructor.

C. 1. a. X
   2. b. X
   3. a. X
   4. a. X b. X

Assignment Sheet 6

A. Meters

B. Grams

C. Liters

D. 1. 41 m 2. 2.46 l 3. 2025 g 4. 394 cm

E. 1. 1,002 g 2. 2.1 kg 3. 0.60 kg

Assignment Sheet 7

^{1}1	^{2}2	^{3}4	■	^{4}4
^{5}0	■	^{6}2	^{7}7	■
■	^{8}3	^{9}0	■	^{10}8
^{11}4	^{12}0	■	^{13}2	^{14}2
^{15}3	^{16}0	^{17}9	■	^{18}4

Assignment Sheet 8

5mm	1mm	9mm
7mm	6mm	2mm
3mm	8mm	4mm

Assignment Sheet 9

	U.S. Standard Measurements	Metric Measurements
A.	2"	5.1 centimeters
B.	3 5/8"	9.3 centimeters
C.	2 7/8"	7.3 centimeters
D.	2"	5.2 centimeters
E.	1"	2.5 centimeters
F.	3 3/8"	8.5 centimeters
G.	4 1/4"	10.9 centimeters
H.	3 5/8"	9.1 centimeters

Assignment Sheet 10

A. 60 miles

B. 39

C. 120.31

D. $2.07

E. No

UNIT X

THE METRIC SYSTEM

ANSWERS TO TESTS

Part 1

1. b
2. e
3. h
4. a
5. d
6. j
7. g
8. k
9. c
10. f
11. m
12. q
13. l
14. n
15. s
16. p
17. o
18. r
19. i

Part 2

1. a. L
   b. M
   c. V
   d. L
   e. V,M
   f. L
   g. M
   h. L
2. a. 12
   b. English
   c. Yard
   d. United States
   e. Congress
   f. French
   g. 4
   h. Metric system
   i. Meter
   j. Standardized

Part 3

1. a. TR
   b. FALSE
   c. FALSE
   d. TRUE
   e. TRUE
   f. TRUE
   g. TRUE
   h. TRUE
2. a. 8
   b. 6
   c. 7
   d. 3
   e. 10
   f. 1
   g. 4
   h. 2
   i. 5

UNIT X

THE METRIC SYSTEM

INFORMATION SHEET 1--TERMS AND DEFINITIONS

A. Cubit--The distance from the elbow to the tip of the middle finger

B. Decimal system--A number system based on the number 10

(NOTE: Multiplication and division can be performed by shifting the decimal point.)

C. Digit--An early unit of measurement that is equal to the width of a finger

(NOTE: A digit is also one the ten Arabic numbers [0 to 9] by which all numbers are expressed.)

D. Dimension--A measurement of length, width, and height

(NOTE: A cube has three dimensions--length, breadth, and thickness; a surface has only two dimensions [such as a square]--length and width; a line has only one dimemsion--length.)

E. Gram--The unit used to measure mass or to find out how heavy (the weight) things are

F. Liter (litre)--The metric unit used to measure liquid volume

G. Measure--To find out the size, quantity, or capacity of something

H. Measurement--A way of finding the size, quantity, or amount of something.

I. Meter (metre)--A unit of length used to find out how long, how wide, or how high things are

J. Metric prefixes--The value of the metric unit of measurement is shown by the prefix placed in front of the unit

1. Kilo--Thousands
2. Hecto--Hundreds
3. Deka--Tens
4. Deci--Tenths
5. Centi--Hundreths
6. Milli--Thousandths

K. Palm--The width of the palm of the hand

L. Prefix--A word or part of a word placed at the beginning of another word in order to change the meaning of that word or to form a new word

M. Span--The measurement of the open hand from the tip of the finger to the tip of the thumb

N. Standard--The authorized weight or measure that is used as a basis for comparison

O. Symbol--A figure, letter, or sign that represents or stands for some idea, object, or thing

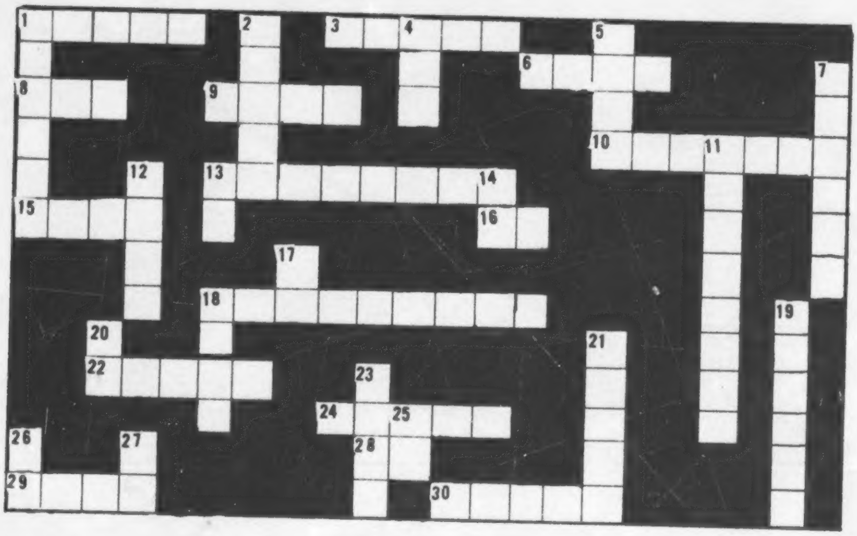
P. Unit--A standard division which has a certain value, quantity, or amount used for measuring; the smallest whole number--one (1)

UNIT X

THE METRIC SYSTEM

ASSIGNMENT SHEET 1--TERMS CROSSWORD PUZZLE

Directions: Complete the crossword puzzle below. Use the down and across statements for clues.



ACROSS

1. Unit for measuring length.
3. Unit for measuring liquids.
6. Measurement of open hand from thumb to tip of little finger.
8. Number of dimensions in a square.
9. The smallest whole number.
10. To find out the size, quantity, or capacity of something.
13. 1000 grams
15. Has three dimensions.
16. Symbol for 1/1000 gram
18. 1000 meters
22. Prefix meaning 1/1000
24. Prefix meaning 100 times
28. Symbol for 100 liters
29. Unit for measuring weight

---

25. Symbol for 1/100 liter
26. Symbol for 1/100 gram
27. Symbol for 1000 meters

DOWN

1. The decimal system of measurement.
2. Prefix meaning 1/100.
4. 1000 Kilograms (approximate).
5. Ancient measurement of distance across inside of a hand.
7. A syllable or word put before another word to change its meaning.
11. Authorized weight or measure that is used as a basis for comparison.
12. Prefix meaning 1/10.
13. Symbol for 1000 grams.
14. Symbol for 1/1000 meter.
17. Symbol for 1/1000 liter.
18. Prefix for 1,000
19. A figure, letter or sign that stands for something else.
20. Symbol for 1/100 meter.
21. Ancient measurement from elbow to tip of middle finger.
23. Prefix meaning 10 times.

UNIT X

THE METRIC SYSTEM

TEST PART 1

Directions: Match each term with its definition by placing the number of the correct definition in the blank.

_____ 1. The authorized weight or measure that is used as a basis for comparison

_____ 2. A standard division which has a certain value, quality, or amount used for measuring

_____ 3. To find out the size, quantity, or capacity of something

_____ 4. An early unit of measurement that is equal to the width of the finger

_____ 5. The width of the palm of the hand

_____ 6. The measurement of the open hand from the tip of the finger to the tip of the thumb

_____ 7. The distance from the elbow to the tip of the middle finger

_____ 8. A unit of length used to find out how long, how wide, or how high things are

_____ 9. The unit used to measure mass or to find out how heavy things are

_____10. The metric unit used to measure volume

_____11. Hundredths

_____12. Tens

_____13. A word or part of a word placed at the beginning of another word in order to change the meaning of that word or to form a new word

a. Digit

b. Standard

c. Gram

d. Palm

e. Unit

f. Liter

g. Cubit

h. Measure

i. Decimal System

j. Span

k. Meter

l. Prefix

m. Centi

_____14. Thousands

_____15. Thousandths

_____16. Tenths

_____17. A figure, letter, or sign that represents or stands for some idea, object, or thing

_____18. A measurement of length, width, and height

_____19. A number system based on the number 10

n. Kilo

o. Symbol

p. Deci

q. Deka

r. Dimension

s. Milli

UNIT X

THE METRIC SYSTEM

INFORMATION SHEET 2--TRACING THE DEVELOPMENT OF MEASUREMENT AND NUMBERING SYSTEMS

I. Steps in the development of today's systems of measurement.

  A. Weights and measures were among the earliest tools developed by man.

  B. Early measuring instruments were parts of the body and the natural surroundings of man.

    1. Units of measurement of length.

      a. Cubit--The length of the forearm.

      b. Palm--The width of the hand.

      c. Span--The hand opened with the fingers spread wide.

      d. Digit--The width of the finger.

    2. Units of measurement for volume (to compare what different vessels could hold.)

      a. Gourds, clay, or metal vessels were used.

      b. Vessels were filled with plant seeds, then emptied out and the seeds counted to determine the volume.

    3. Units of measurement for mass or weight.

      a. Seeds and stones were used as standards.

      b. The carob seed was used to measure the weight of precious gems.

      (NOTE: The "carat" is still used as the unit of weight for gems.)

    4. Time was measured by periods of the moon (from full moon to full moon), the sun, and other heavenly bodies.

II. Numbering systems which led to the development of more complex measuring systems.

  A. The English system.

    1. The English system began in a variety of cultures.

    EXAMPLES: Babylonian, Egyptian, Norman.

2. Roman contributions included the use of the number 12 as a base, and the inch is thought to have come from the 12 divisions of the Roman foot, called unciae.

3. The yard comes from the Saxon word "gird," meaning the sash worn by early Saxon kings, and was used as a convenient measuring device.

4. Henry I and Elizabeth I, through royal edicts, began to develop a standardized system of measurements.

B. The United States system.

1. The colonists brought English units of measurement to their new land.

2. The Constitution gives Congress the power to fix uniform standards of weights and measures.

3. The National Bureau of Standards is the agency responsible for uniformity of measurement.

C. The French system.

1. In 1790, during the French Revolution, the French National Assembly asked the French Academy of Sciences to develop a system of weights and measures.

2. The system developed was both simple and scientific - the metric system.

D. Other countries adopting the metric system.

1. In 1875, an international treaty, the "Treaty of the Meter," set metric standards.

2. By 1900, a total of 35 nations had officially adopted the metric system.

3. The United States Congress made it lawful to use metric measures in 1866, though they were not the measures of the land.

4. At present, only five nations have not officially adopted the metric system, and the United States is one of them.

(NOTE: The other four nations are Borneo, Brunei, Liberia, and South Yemen.)

5. A few steps are being taken in the United States which will lead to voluntary conversion to the metric system.

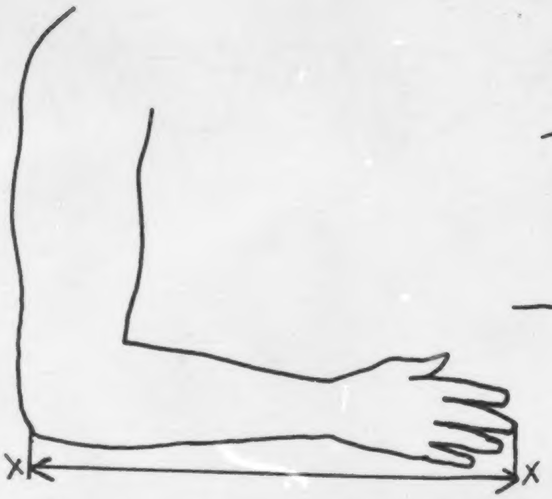
   a. A 17-member U.S. Metric Board was appointed by President Carter.

   b. Automobile speedometers on the 1980-model cars are required to have both miles and kilometers indicated.

   c. The U.S. Geological Survey has begun to produce maps using meters.

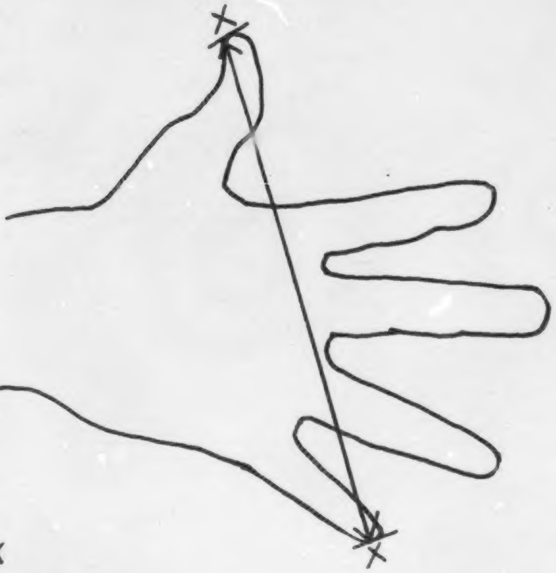
   d. The National Weather Service began to phase in the metric system in public weather reports in 1979.

ANCIENT UNITS OF MEASUREMENTS



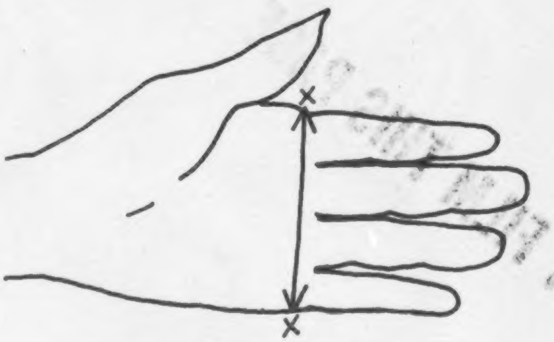
THE CUBIT

(Distance from the elbow to the tip of the middle finger)



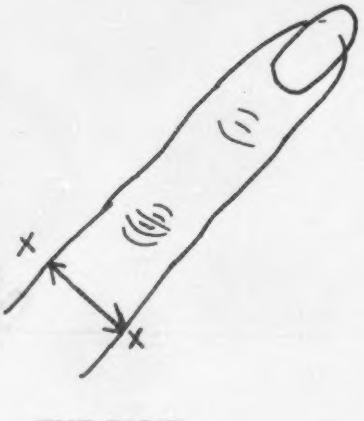
THE SPAN

(Distance from the tip of the little finger of an open hand to the tip of the thumb)



THE PALM

(Distance across the palm of the hand)



THE DIGIT

(Distance across a single finger)

FOR STANDARDIZATION, THE EGYPTIANS MADE THE FOLLOWING EQUIVALENCIES:

A palm = 3 inches (cm's)

7 palms = 1 cubit or 21 inches (cm's)

UNIT X

THE METRIC SYSTEM

ASSIGNMENT SHEET 2--ANCIENT MEASUREMENT

A. In ancient days what do YOU think a person may have used as a unit of measure? (Discuss.)

B. The ancient man always carried his measuring unit in length with him. Do you think it was an accurate measure? Why? (Discuss.)

C. The ____________________ was the distance from the elbow to the end of the middle finger.

D. The open hand was called a ____________.

E. The width across one finger was a ___________________.

F. Work with a partner. Carefully measure with a measuring tape or ruler (Use both inches and centimeters.) a cubit on each of you.

1. My cubit:__________________ 2. My partner's cubit: _______

G. Likewise measure your palms and your digits.

1. My palm: __________________ 2. My digit:__________________

3. My partner's palm: ________ 4. His/her digit: ____________

H. Are you and your partner's measurements the same? Why?

UNIT X

THE METRIC SYSTEM

TEST PART 2

1. Identify the following ancient units of measurement by placing an "L" before measurements of length, a "V" before those involving volume, and an "M" before those involving mass or weight (some may require more than one letter.)

_____a. Cubit

_____b. Precious gems

_____c. Gourds

_____d. Palm

_____e. Plant seeds

_____f. Span

_____g. Clay or metal vessels

_____h. Digit

2. Choose the word or number below that will complete each sentence and write it in the correct blank.

English
standardized
metric system
12
yard
French
Meter
United States
Congress
4

a. The Roman system of numbering included the use of the number ____________ as a base.

b. The ____________ system of numbering had its beginnings in a variety of cultures.

c. The ______________ comes from the Saxon word "gird."

d. The National Bureau of Standards in the _________ __________ is the agency responsible for uniform measurements.

e. The U.S. Constitution gives __________ the power to set standards of weights and measures.

f. The _____________ Academy of Sciences developed the metric system.

g. Only ___________ nations have not adopted the metric system.

h. The _____________ is both scientific and simple.

i. In 1875, the international "Treaty of the ______________" defined metric standards.

j. Through royal edicts, a _________ system of measurements began to develop in England.

UNIT X

THE METRIC SYSTEM

INFORMATION SHEET 3--THE UNITS OF MEASUREMENT OF THE METRIC SYSTEM

I. History of metric system

A. System was devised (worked out) by a commission appointed by members of the National Academy of Sciences in France in 1790 because it was felt that a uniform world-wide system of measurement was needed.

B. Metric system was adopted as the new name in 1960 by the international committee which coordinated all activities having to do with the system.

1. Official name is International System of Units, or in French, Le Systeme International d'Unites.

2. SI was adopted as the international abbreviation.

II. Basic units of the metric system

A. The unit of length, which is a portion of the earth's circumference (the distance around the earth).

B. The units of capacity (volume) and mass (weight), which are taken from the unit of length.

1. All basic units are related to one another.

2. All basic units also are related to nature.

C. Larger or smaller parts of each unit, which are created by multiplying or dividing a basic unit by 10 and its multiples.

EXAMPLES: 100, 1,000, 1/10, 1/100

1. This multiplying or dividing simplifies converting or changing one unit of measurement to another unit of measurement.

2. Moving the decimal point makes many calculations very easy.

EXAMPLES: 100.00, 10.000, 1.0000

3. Thus, the system is called a "base 10" or decimal system, since grouping by 10s is the basis of both the metric and the decimal system.

III. Units of measurement in the metric system

A. Three units are used most often

1. Meter--the unit of measurement for length

2. Liter--the unit of measurement for capacity or volume

3. Gram--the unit of measurement for mass or weight

B. Other units used

1. Second--the unit of measurement for time

2. Ampere--the unit of measurement for electrical current

3. Kelvin--the unit of measurement for thermodynamic temperature

4. Degrees Celsius--the unit of measurement for atmospheric temperature (also called Centigrade)

C. Divisions of each unit of measurement--in multiples of 10--which make measuring more accurate.

1. Hundredths--centi, and thousandths--milli, are used to measure extremely small objects.

EXAMPLES: In microscopic surgery, scaled-down instruments have made delicate operations possible.

Smaller components are now allowing appliances such as televisions, stereo equipment, and stoves to be much smaller and lighter.

2. Six prefixes make learning the basic units of measurements easy

a. kilo--thousands

b. hecto--hundreds

c. deka--tens

d. deci--tenths

e. centi--hundredths

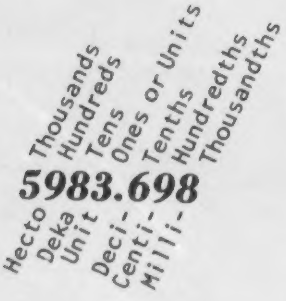
f. milli--thousandths

3. Decimal place values and corresponding metric prefixes

EXAMPLES: 0.01m (one hundredth of a meter) = 1cm (one centimeter)

0.1m (one-tenth of a meter) = 1dm (one decimeter

4. The decimal place value with corresponding metric prefixes are:



IV. Correct unit of measurement to use

A. Decide what must be known about an object (dimensions, or size)

1. Length, width, height--measured in meters or parts of meters

2. Weight--measured in units of the gram

3. Volume (how much it will hold)--measured in liters or parts of liters

B. Decide what unit of measurement (division or part) to use

1. Measure large objects with larger divisions

EXAMPLE: You would measure the distance from your home in Texas to San Diego, California, in kilometers, not centimeters, or in miles not inches.

2. Measure small objects with smaller divisions.

EXAMPLE: You would find your ring size in centimeters not meters.

C. Measure accurately--particularly if the item is expensive

EXAMPLE: Gold that sells at $600 per ounce can be measured more accurately by using milligrams rather than ounces giving you the exact amount of gold that you paid for.

V. Converting a decimal unit

A. To convert a decimal unit to a larger unit, move the decimal to the left:

EXAMPLE: 1m = 0 m; (meter)   1.0m = 0.1 dal; (dekaliter)   1.0m = 0.01 hl (hectoliter)

B. To convert a decimal unit to a smaller unit, move the decimal to the right.

EXAMPLE: lm = 1.0 m; 1.0m = 10.0 decimeters or 100.0 centimeters

VI. Relationship between units of measurement.

A. Comparing different units is easy because all are in multiples of 10.

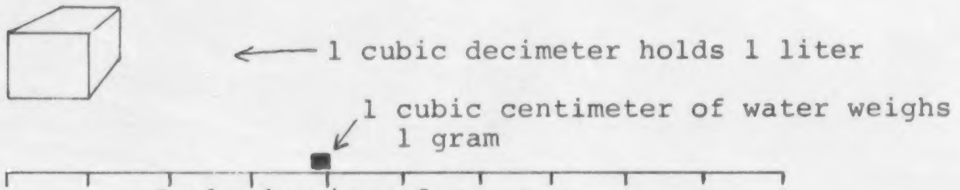
EXAMPLES: one decimeter (ldm) is one-tenth of a meter

one decigram (ldg) is one-tenth of a gram

B. Converting a unit of measurement of length to a unit of mass or liquid is easy because all have a common base.

EXAMPLES: 1,000cm fits into ldm^3 and lcm^3 of water weighs 1 gram

The relationships look like this:


1 cubic decimeter holds 1 liter
1 cubic centimeter of water weighs 1 gram

Scale drawing of a meter

WHY METRICS?

SI PROVIDES FOR AN INTERNATIONAL STANDARD OF MEASUREMENT.

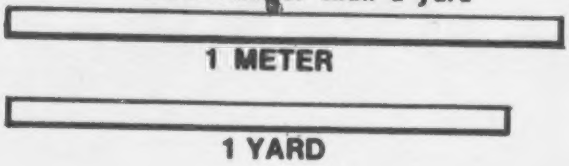
SI IS A DECIMAL SYSTEM BASED ON THE POWERS OF 10, AS IN OUR PRESENT SYSTEM.

ALL BASIC SI UNITS, EXCEPTION THE KILOGRAM, ARE BASED ON A NATURAL EVENT WHICH CAN BE REPRODUCED IN LABORATORY CONDITIONS.

ALL YOU NEED TO KNOW ABOUT METRICS

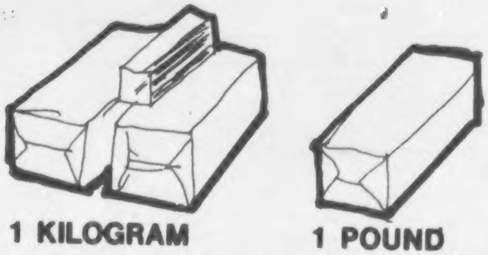
METER

A little longer than a yard


1 METER
1 YARD

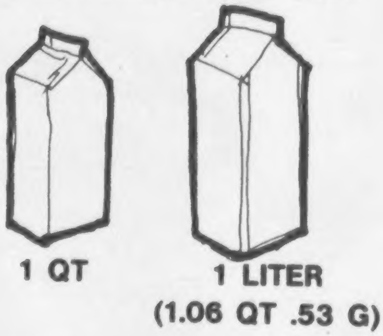
GRAM

About the weight of a paper clip,


1 KILOGRAM
1 POUND

LITER

A little larger than a quart


1 QT
1 LITER
(1.06 QT .53 G)

1 Kilogram = 2.2 pounds
1 Gram = .035 ounces

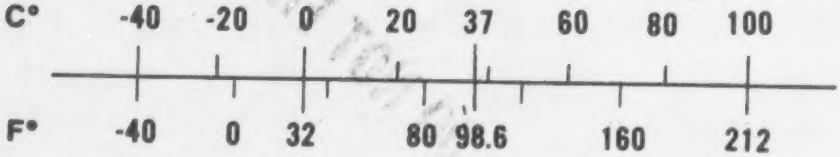
COMMON PREFIXES
(To be used with basic units)

Milli: One-thousandth (0.001)
Centi: One-hundredth (0.01
Kilo: One-thousand times (1000)

FOR EXAMPLE:
1000 millimeters = 1 meter
100 centimeters = 1 meter
1000 meters = 1 kilometer

OTHER COMMONLY USED UNITS

Millimeter:	0.001 meter	Diameter of paper clip wire
Centimeter:	0.01 meter	Width of a paper clip (about 0.4 inch)
Kilometer:	1000 meters	Somewhat further than ½ mile (about 0.6 mile)
Milliliter:	0.001 liter	Five of them make a teaspoon


C°
-40
-20
0
20
37
60
80
100
F°
-40
0
32
80
98.6
160
212

THE POWER OF 10”

FOR EACH POWER OF 10, AN SI PREFIX IS APPLIED. THE MOST COMMON ONES ARE:

KILO = Thousands

HECTO = Hundreds

DEKA = Tens

= Base Unit

DECI = Tenths

CENTI = Hundredths

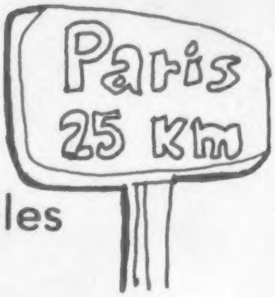
MILLI = Thousandths

METRIC UNITS OF LENGTH

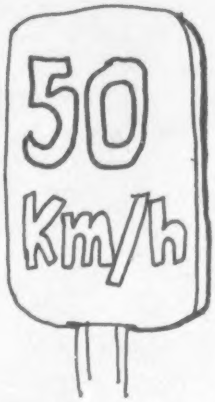
UNITS

USAGE

1 kilometer (km)
1000 meters
approximately .6 miles



DISTANCES



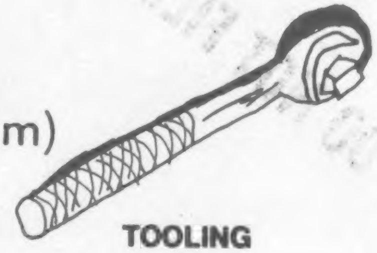
SPEED LIMITS

1 centimeter (cm)
0.01 meter
approximately .4 inches

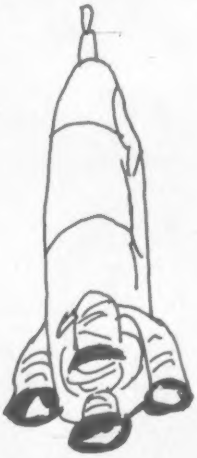
30 cm RULER

CLOTHING SIZES

1 millimeter (mm)
0.001 meter
approximately
.04 inches



TOOLING SIZES

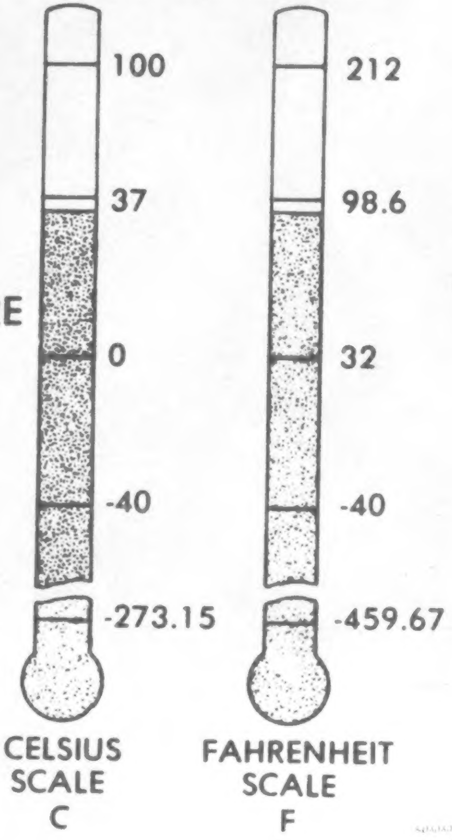


ENGINEERING DESIGN

CELSIUS TEMPERATURE

PREFIXES ARE NOT USED WITH TEMPERATURE MEASUREMENTS AS THEY ARE WITH THOSE FOR WEIGHT, LENGTH AND VOLUME. TEMPERATURES IN DEGREES, CELSIUS, AS IN THE FAMILIAR FAHRENHEIT SYSTEM, CAN ONLY BE LEARNED THROUGH EXPERIENCE. THE FOLLOWING TEMPERATURES ARE ENCOUNTERED OFTEN.

-23° C	FROZEN FOOD STORAGE (-10° F)
0° C	FREEZING POINT OF WATER (32° F)
7° C	MAXIMUM REFRIGERATOR STORAGE TEMPERATURE (45° F)
22° C	NORMAL ROOM TEMPERATURE (72° F)
37° C	NORMAL BODY TEMPERATURE (98.6 F)
85° C	AUTOMOBILE OPERATING TEMPERATURE (185° F)
100° C	BOILING POINT OF WATER (212° F)


100
37
0
-40
-273.15
212
98.6
32
-40
-459.67
CELSIUS SCALE C
FAHRENHEIT SCALE F

$$\text{temp. } C = \frac{\text{temp. } F - 32}{1.8}$$

$$\text{temp. } F = 1.8\,(\text{temp. } C) + 32$$

TM-6

476

477

UNIT X

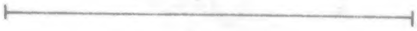
THE METRIC SYSTEM

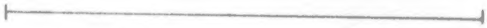
ASSIGNMENT SHEET 3--PRACTICE WITH MEASUREMENT

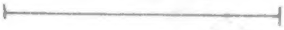
A. For the following choose the most appropriate metric unit, estimate the number of units, then measure.

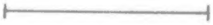
	Best Unit	Estimate	Measurement
1. Width of this paper	cm		
2. Length of this paper			
3. Width of this room			
4. Length of this room			
5. Width of the door			
6. Height of the door			
7. Length of your foot			
8. Length of your arm			
9. Length of your pencil			
10. Diameter of the doorknob			

B. Measure the following lines

1. 

2. 

3. 

4. 

C. Draw lines these lengths.

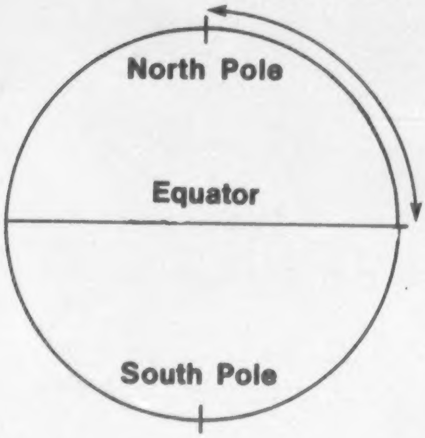
1. 1 1/2 cm
2. 25 mm
3. 5 7/10 cm
4. 75 mm
5. 10 cm
6. 2 1/2 cm + 2 1/2 cm
7. 4 cm + 3cm
8. 5 cm

UNIT X

THE METRIC SYSTEM

ASSIGNMENT SHEET 4--METERS

Directions: The Metric is the system for measuring that is used in nearly all countries. When scientists first set up the system, they measured the Earth from the North Pole to the Equator and divided the distance by 10,000,000 to get the unit of measurement which they named a meter.

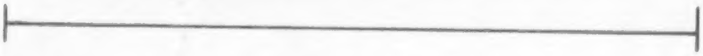


The meter is 1/10,000,000 of the distance from the North Pole to the Equator.

____

A. How many meters from the Equator to the South Pole? ______________

B. Making a meter: Take a string and keep putting it over the line shown below so that you have a piece of string ten (10) times as long as the line. This longer string is one meter in length.



C. Now use your meter to measure things about you to the nearest meter. Write the symbol for the word meter as a small m, without a period, after the measurement.

EXAMPLE: 2 meters = 2m

1. How many meters tall are you? ________________________
2. How many meters long and wide is your classroom? ____________
3. How long and wide is your chalkboard? ________________________
4. How long and wide is your bulletin board? ____________________
5. How long is your school's hallway? ____________________________

D. Make up two exercises of your own and find the answer.

UNIT X

THE METRIC SYSTEM

ASSIGNMENT SHEET 5--CENTIMETERS

Directions: For some things the meter is too large a unit of measurement, so it is divided into parts. One of the parts that we often use is a centimeter. The line below is one centimeter long. Use a piece of paper one centimeter long and find out how many centimeters fit into a meter.

A. There are _______ centimeters in a meter.

(NOTE: You can abbreviate centimeter by using cm without a period after it.)

EXAMPLE: 12 centimeters = 12 cm

B. You probably have a ruler in your desk that has centimeters on it. Use that ruler to:

1. Measure the length and width of this page to the nearest centimeter. ___________
2. Measure the length and width of your desk or a table in the room. _______________
3. Measure your height to the nearest centimeter. __________
4. Measure the length and width of your math book. ___________
5. Measure the height of one of your classmates. _____________

C. Which of these measurements is longer? Put a cross (X) on the line after the longer measurement. If they are the same, put an X on both of them.

1. a. 100 m ____________ b. 100 cm ____________
2. a. 1 m ____________ b. 101 cm ____________
3. a. 1/2 m ____________ b. 40 cm ____________
4. a. 1 m ____________ b. 100 cm ____________

UNIT X

THE METRIC SYSTEM

ASSIGNMENT SHEET 6--USING SYMBOLS IN THE METRIC SYSTEM

Directions: Complete the following problems relating to the metric system. Show your figures and label the units of your answers.

A. For measuring length use ______________.

B. For weight use ___________.

C. For liquids use ________________.

D. To add in the metric system we always use just one unit of measure, so we must label the numbers with our unit:

1. 16 m	2. 2.25 l	3. 1500 g	4. 225 cm
+25 m	+ .21 l	+ 525 g	+169 cm

E. Word Problems

1. A container full of water weighs 1,120 g. The same container weighs 118 g when empty. What is the weight of the water?

2. A boy's weight was 49.4 kg last year; he weighs 51.5 kg now. Find the increase in weight. _____________

3 Each member of my family eats 0.12 kg of meat at a meal. If there are 5 members in the family, at least how many kg of meat do we need for this meal? _______________

UNIT X

THE METRIC SYSTEM

ASSIGNMENT SHEET 7--CROSS-NUMERAL PUZZLE

Directions: Complete the diagram by finding the answers to the problems below. One digit per space.

1	2	3	▨	4
5	▨	6	7	▨
▨	8	9	▨	10
11	12	▨	13	14
15	16	17	▨	18

Across

1. 41 cm + 93 cm = ____ cm
4. 70 dm - 66 dm = ____ dm
5. 28 m - 28 m = ____ m
6. ____ dm + 26 dm = 53 dm
8. 3 cm = ____ mm
10. 4 cm + 2 cm + 2 cm = ____ cm
11. ____ dm - 26 dm = 14 dm
13. 7 cm + 15 cm = ____ cm
15. 34 cm + 275 cm = ____ cm
18. 40 mm = ____ cm

1. 1 dm = ____ cm
2. 153 cm - 150 cm = ____ cm
3. 16 m + 404 m = ____ m
4. 20 dm + 6 dm - 22 dm = ____ dm
7. 70 cm = ____ dm
8. 400 dm - 100 dm = ____ dm
10. 275 mm + 549 mm = ____ mm
11. ____ cm + 25 cm = 68 cm
13. 20 mm = ____ cm
17. 1 cm - 1 mm = ____ mm

UNIT X

THE METRIC SYSTEM

ASSIGNMENT SHEET 8--MAGIC SQUARES

Directions: Complete the magic square below by adding the millimeters in each row and column to see that all add up to 15.

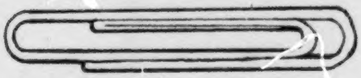
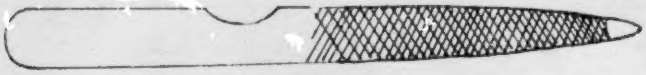
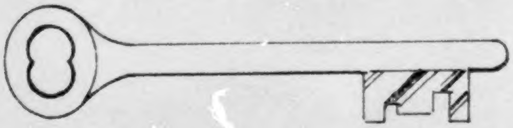
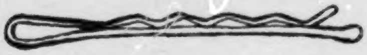
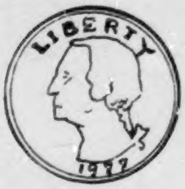
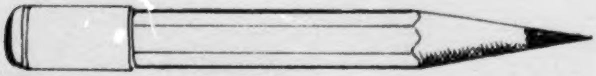
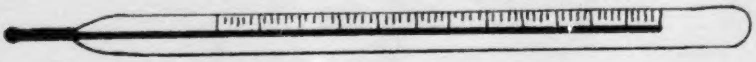
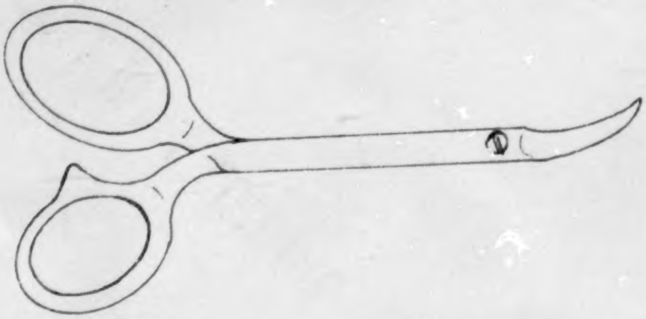
	Column 1	Column 2	Column 3	
Row 1	5 mm	1 mm	_____ mm	→15 mm
Row 2	_______ mm	6 mm	_____ mm	→15 mm
Row 3	_______ mm	_______ mm	4 mm	→15 mm
	↓ 15 mm	↓ 15 mm	↓ 15 mm	

UNIT X

THE METRIC SYSTEM

ASSIGNMENT SHEET 9--MEASURE AND COMPARE

Directions: Measure the following pictures and record your answers in both metric and standard U.S. measurements.

	U.S. Standard Measurement	Metric Measurement
A. 		
B. 		
C. 		
D. 		
E. 		
F. 		
G. 		
H. 		

UNIT X

THE METRIC SYSTEM

ASSIGNMENT SHEET 10--CONVERSION EXAMPLES

Directions: Answer the following questions by making the appropriate conversions.

A. Garland and Commerce, Texas are about 100 kilometers apart. How many miles apart are they? __________

B. A speed of 65km per hour would be equal to approximately ________________ miles per hour?

C. David weighs 55kg. How much does David weigh in pounds? ________

D. The price of gasoline is $1.10 per liter. What is the price per gallon? _____________

E. Sarah has a cold and doesn't feel well. Her temperature is 37° C. Does she have a fever?

THE METRIC SYSTEM

TEST--PART 3

1. Indicate whether the following statements are true or false by writing TRUE or FALSE in the blank at the left of each statement.

_____a. The metric system is a decimal system.

_____b. To find a larger division of a unit, you divide.

_____c. The metric system was developed in England.

_____d. The basic metric units are related to each other and to nature.

_____e. Measures for volume and mass were derived from the measure for length.

_____f. Conversions can be made from one measure to another.

_____g. The international abbreviation for the metric system is SI.

_____h. The metric system is a "base 10" system.

2. Match the following terms and definitions by placing the number of the definition in the blank to the left of the term.

_____a. Gram

_____b. Decagram

_____c. Decimeter

_____d. Degrees Celsius

_____e. 1 centimeter

_____f. Liter

_____g. Kilo

_____h. Hundred

_____i. Meter

(1) Unit of measure of volume.

(2) Kind of measure used for tiny objects.

(3) Unit of measure of atmospheric temperature.

(4) 1000 times

(5) Unit of measure of length.

(6) 10 grams

(7) One tenth of a meter.

(8) Unit of measure of weight.

(9) 0.01 = 1 cm

3. Complete the following sentences with the correct term: LEFT or RIGHT.

   a. To change dekameters to meters, move the decimal to the _____.

   b. To change liters to deciliters, move the decimal to the _____.

   c. To change milligrams to centigrams, move the decimal to the __________.

UNIT X

THE METRIC SYSTEM

INFORMATION SHEET 4--TIPS FOR USING THE METRIC SYSTEM

I. Punctuation, Spelling, and Capitalization

A. Use a space to separate large numbers into groups of three. Do not use a comma. The comma, where used, is recognized as a decimal point.

EXAMPLE:	Correct	Incorrect
	600 300.0	600,300.0

B. Use a decimal to express parts of units. Do not use fractions to express partial units.

EXAMPLE:	Correct	Incorrect
	0.25kg	1/4kg

C. Space between the numeric value and the unit symbol.

EXAMPLE:	Correct	Incorrect
	1 mm	1 mm
	1 g	1g

D. All abbreviations or symbols are used in the singular form. Do not use periods after symbols unless they end a sentence.

EXAMPLE:	Correct	Incorrect
	mm (millimeters)	mms or mm's
	ms	m.s.

E. Avoid capitalization of unit names (except Celsius) unless they start a sentence. Listings should be lower case.

EXAMPLE:	Correct	Incorrect
	The base unit for mass is the kilogram	The base unit for mass is the Kilogram

II. Usage and Format

A. Use a zero in front of the decimal point when the numerical value is a partial unit.

EXAMPLE:	Correct	Incorrect
	0.6 mm	.6 mm

B. In compound units formed by multiplication, use the product dot (the raised period).

EXAMPLE:

Correct	Incorrect
m·k (meter·kelvin)	mk (millikelvin)

C. If two different dimensions are used in test, show the non-metric unit in parenthesis.

EXAMPLE:

62 mm (2.44 in)

1 kg (2.205 lb)

D. Avoid mixing units, symbols, and words.

EXAMPLE:

Correct	Incorrect
12.75 m	12 m 750 mm
metre per second	metre/second or meter
m/s	metre/second or meter

E. Avoid mixing prefixes within a text or drawing.

EXAMPLE:

Correct	Incorrect
|←1000 mm→|	|←1 m →|
10 mm ________	10 mm ________

UNIT X

THE METRIC SYSTEM

TEST PART 4

1. Place a check "√" by the correctly used term in each set:

    a. (1) __________ 600 300.0 (2) __________ 600,300.0

    b. (1) __________ 1/4 kg (2) __________ 0.25 kg

    c. (1) __________ mm's (2) __________ mm

    d. (1) __________ 1cm (2) __________ 1 cm

    e. (1) __________ a kilogram (2) __________ A Kilogram

2. In the following examples of metric symbols, circle the letters before the examples using INCORRECT formats:

    a. .6mm

    b. m·k

    c. .25

    d. 2 cm + 10 mm = 12

    e. 0.02

    f. 62 mm or 2.44 inches

    g. 2m5cm

    h. 0.65 mm

    i. 1 kg (2.205 lb)

    j. 6.25 l